Axis Bank

Grievance Redressal Policy
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1. Introduction

Definition
A complaint is an expression of dissatisfaction with a product or service, either orally or in writing, from a customer. A customer may have a genuine cause for complaint, although some complaints may be made as a result of a misunderstanding or an unreasonable expectation of a product or service. How a complaint is handled will affect the overall level of customer satisfaction. Complaints can also be used as feedback mechanism for bringing about improvement in services.

Axis Bank’s Grievance Redressal Policy has been formulated in line with guidelines of the regulators on Customer Service. The policy broadly strives to ensure that -
- All customers are treated fairly at all times.
- All complaints, requests, queries and critical requests received from customers are responded with courtesy and on time.
- Customers are fully informed of avenues to escalate their complaints/grievances within the Bank and their rights to remedy, if they are not satisfied with the response of the Bank.

2. Applicability
This policy is applicable to all branches including overseas branches / offices and all personnel working at branches / offices. Central Office Departments and its personnel involved in functioning of overseas and domestic operations of the Bank. Further, the policy will also be applicable to NPS customers where Axis Bank is a trustee Bank for NPS Trust.

3. Objective
Axis Bank seeks to be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology.

The policy on Customer Grievance Redressal aims to reiterate the Bank’s core values viz. Customer Centricity, Ethics, Transparency, Teamwork and Ownership by laying down a structured system which would ensure availability of multiple channels within the Bank for customer grievance redressal. The policy would also ensure that redressal would be fair, consistent and in accordance with the extant rules & regulations.

Salient features of the policy:

3.1. All complaints will be registered in a central complaints management system of the Bank.
Complaints will be assigned a unique reference number which will be communicated to the
complainant along with an appropriate turnaround time. In case the resolution needs additional time, an interim response shall be sent to the complainant. Complaints related to NPS Trustee Bank will be registered using the CGMS (Centralised Grievance Management System) platform hosted by the Central Recordkeeping Agency (CRA) for records and tracking.

3.2. All complaints shall be monitored and marked as closed only after resolution of the customer grievance. All complaints escalated to the Nodal Officer and The Principal Nodal Officer will be dealt with and monitored by the central Grievance Redressal Unit (GRU) of the Bank.

3.3. All complaints pertaining to services rendered by Branches and Asset Sales Centres (ASCs) would be responded by the concerned Branch / ASC at the first level as per turnaround time (TAT) defined in Clause 5 of this policy. Escalated complaints and unresolved complaints would be handled by the Grievance Redressal Unit of the Bank.

3.4. Complaints received by the Head – Customer Service, Senior Management and from Regulators will be resolved by the Grievance Redressal Unit. The GRU would monitor the resolution of complaints received by the Bank and periodically put up the same for review by the Senior Management.

3.5 Resolution of complaints would be, wherever applicable, in accordance with Bank’s Compensation Policy, as published on the website.

3.6. The Grievance Redressal Policy is accessible to all and it ensures that information is readily available on the modalities of making and resolving complaints. This policy is available on the website and also at Branches.

3.7. There will be no charge to a complainant to lodge a complaint. The Grievance Redressal policy will be made available free of charge upon request.

3.8. Achieve compliance with the procedure on Grievance Redressal as outlined in Para 7 of the Code of Commitment to Individual Customers set out by the Banking Code and Standards Board of India (BCSBI) as well as Para 16 of the Master Circular on Customer Service dated 1st July 2014. Overseas customer grievances are also guided by the policies of the local regulators.

3.9. Complainant and / or Complaint details will be shared with other organizations / regulatory authorities only if in accordance with the laws of the country and the customer will be kept apprised about the same. Sharing of information otherwise will only be done with a written
consent of the customer and the same will be done only in circumstances where the input of an external agency / organisation is necessary for resolving the complaint.

3.10. An indicative list of complaints is enclosed in Annexure I. The Bank will treat the issues in the said list as complaints

3.11. Improve processes and systems towards better customer experience by taking cognizance of customer feedback and Complaints

4. Registration and Escalation of Complaints

4.1. Registration

4.1.1 Domestic Retail Customers

To facilitate faster and complete resolution of complaints, the complaint letter / email should contain:

a) Complainant’s name, address and contact details (e-mail id, phone / mobile numbers etc.)

b) Relationship information such as Customer ID/ Account number / Credit Card number / Application number.

c) Reference number of any previous complaint/ request lodged, if any.

d) Details and nature of the complaint.

e) Name of branch / ASC or any other customer touch point accessed by the customer,

f) if any, prior to lodgment of the complaint,

g) Copies of supporting documents, wherever applicable.

The following channels are available for registration of complaints -

i. Branches: Visit any branch to register complaints either in the Complaint Register available at all branches or directly with any branch official.

ii. Asset Sales Centre (ASC) for Loans: Visit ASCs to register Retail Loans related complaints. The list of ASCs is available on our webpage http://www.axisbank.com/retail-assets-centers.aspx

iii. Phone banking Centre: Call on Bank’s toll free numbers 24 x 7 at 1800-233-5577, 1800-209-5577, 1800-103-5577 or 022-27648000 (chargeable and accessible from anywhere outside India as well) for Banking and Credit card Queries.

For Loans queries you may call the Bank’s toll free numbers between 9 A.M. to 9 P.M. from Monday to Saturday. (Except on National Holidays).
iv. **Submit online** by selecting option 'Complaints and Grievance Redressal' on home page of Bank's website [www.axisbank.com](http://www.axisbank.com).

v. **Email** to dedicated email ids:
   1. [customer.service@axisbank.com](mailto:customer.service@axisbank.com) for Liabilities Account related issues
   2. [loans@axisbank.com](mailto:loans@axisbank.com) for Retail Loans related issues
   3. [creditcards@axisbank.com](mailto:creditcards@axisbank.com) for Credit Card related issues.

vi. **Internet Banking:** Selecting 'Queries/ Complaints' under 'My Mails' option on Internet Banking.

4.1.2 **Domestic non-Retail Customers**
Complaints pertaining to the following Domestic Non retail customers can be lodged by-
(i) Clicking on the respective links available on the website
   - Large Corporate Borrowal Accounts
   - Mid Corporate Borrowal Accounts
   - SME Corporate Borrowal Accounts
   - Agri (Corp) / MFI Borrowal Accounts
   - Capital Market Funding & PCM Accounts
(ii) Sending email to the dedicated email ID [corporateservice@axisbank.com](mailto:corporateservice@axisbank.com)

4.1.3. **Customers of Overseas Branches & Representative offices**
To facilitate faster and complete resolution of complaints, the complaint letter / email should contain-
   a. Name, address and other contact details like e-mail id, phone / mobile numbers etc.
   b. The relevant account detail like account number, nature / type of account.
   c. Details and nature of the complaint.
   d. Reasons of making the complaint.
   e. Name of the staff member the customer was dealing with.
   f. Copies of supporting documents where applicable.

The Chief Executive Officer of the Branch / Chief Representative of the Representative office is the designated Complaints Handling Officer. The Branch / Representative Office, if it is mandated by local regulations, should advise the Local Regulator about his / her role as the Complaints Handling Officer.
Details of the Complaint Handling Officers at our overseas branches and offices are given in our website.

The Chief Executive Officer / Chief Representative are responsible to ensure that all complaints received are recorded in the Bank’s software. Any complaints through any channel other than received directly into the software will have to be manually entered into the software by the Complaints Handling Officer along with scanned copies of all relevant documents. All emails will be auto-acknowledged by the software where the reply will directly go to the email ID from which the complainant is received. In other cases, the acknowledgment can be sent to an email ID, if provided in the complaint, or printed and sent manually to the complainant.

The Compliance Officer of the branch should review the Complaints Register on a monthly basis. While reviewing emphasis should be given on whether the complaint handling procedures fulfil the stated aims of the policy and that the procedures are operating effectively.

4.1.4 National Pension Scheme (NPS) Subscribers

Complaints can be lodged by NPS subscribers through-

i. **Online mode:**
   - CGMS (Centralised Grievance Management System) of CRA_NSDL

ii. **Physical Mode:**
   - Through letters on below mentioned address of NPS Trustee bank,
     Name of Grievance Redressal Officer: Rishi Kesh Kumar Singh
     Contact No.: 022-71315875
     Address: Axis Bank Ltd.
     Centralised Collections and Payment HUB (CCPH),
     5th FLOOR, Gigaplex, Building No. 1, Plot No.I.T.5,
     MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai - 400708.

iii. **Electronic Mode:**
   - Through e-mails on below mentioned e-mail IDs
     Name of Grievance Redressal Officer: Rishi Kesh Kumar Singh
     Email ID: npstrust@axisbank.com

4.2. Escalation

The Bank shall strive to resolve the complaints at the various touch points itself within the stipulated timelines. In addition, a complaint escalation mechanism would be made available for customers to highlight any delay / deficiency in resolution.

4.2.1 Domestic Customers

Accordingly, in case a customer is not satisfied with the resolution provided or if a complaint is not
resolved within 10 days of its lodgment or within defined turnaround time communicated, the complaint may be escalated to the Nodal officer of the Bank.

4.2.1.1. Level 1: Nodal Officer

<table>
<thead>
<tr>
<th>Write</th>
<th>Email</th>
<th>Call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Ashok Ramakrishnan</td>
<td><a href="mailto:nodal.officer@axisbank.com">nodal.officer@axisbank.com</a></td>
<td>Ph. 91-22-71315288</td>
</tr>
<tr>
<td>Nodal Officer</td>
<td></td>
<td>Timings: 9.30 am to 5.30 pm</td>
</tr>
<tr>
<td>Axis Bank Ltd, NPC1,</td>
<td></td>
<td>Monday to Saturday [except 2nd and 4th Saturdays and Banking Holidays].</td>
</tr>
<tr>
<td>5th Floor, &quot;Gigaplex&quot;, Plot No I.T.S,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MIDC, Airoli Knowledge Park, Airoli,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navi Mumbai-400708.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.1.2. Level 2: Head Customer Service

If a customer is not satisfied with the response received from the Nodal officer or has not received a response from the Nodal officer within 10 days, the complaint may be further escalated to the Head - Customer Service.

<table>
<thead>
<tr>
<th>Write</th>
<th>Email</th>
<th>Call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Praveen Bhatt</td>
<td><a href="mailto:pno@axisbank.com">pno@axisbank.com</a></td>
<td>Ph. 91-22-24252525</td>
</tr>
<tr>
<td>Sr. Vice President Axis Bank Ltd.</td>
<td></td>
<td>Timings: 9.30 A.M. to 5.30 P.M.</td>
</tr>
<tr>
<td>Corporate Office, Axis House</td>
<td></td>
<td>(Monday to Friday)</td>
</tr>
<tr>
<td>Wadia International Centre,</td>
<td></td>
<td>Except Saturdays &amp; Banking Holidays</td>
</tr>
<tr>
<td>Pandurang Budhkar Marg, Worli,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mumbai – 400 025.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.1.3 Level 3: Internal Ombudsman (Chief Customer Service Officer):

In line with the instructions from the Reserve Bank of India, cases where the Bank decides to reject a complaint and/or decides to provide only partial relief to a complainant, are referred to the Chief Customer Service Officer (Internal Ombudsman) for examination.
4.2.1.3. Level 4: Banking Ombudsman

In the unlikely event of a customer not receiving a response within one month from the date of lodgment of the initial complaint, or in case of dissatisfaction with the response given by the Bank, he may approach the Banking Ombudsman. The details of the Banking Ombudsman are available on the Bank’s website [http://www.axisbank.com/bankingombudsman.aspx] as well as on website of RBI.

The Bank has also appointed Regional Nodal Officers, as mandated by the RBI under the Banking Ombudsman Scheme, 2006. Details of Regional Nodal Officers are available on the Bank’s website at [http://www.axisbank.com/bankingombudsman.aspx] and are also prominently displayed in the branches. The Code of Bank’s Commitment to Customers information is available on the Bank’s website [http://www.axisbank.com/code-commitment-customers.aspx]

4.2.2 NPS Subscribers

In case an NPS subscriber is not satisfied with the resolution provided or if a complaint is not resolved within 10 days of its lodgment or within defined turnaround time communicated, the complaint may be escalated to the Nodal Officer of the Bank.

4.2.2.1 Level 1: Nodal Officer

<table>
<thead>
<tr>
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<th>Call</th>
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</thead>
<tbody>
<tr>
<td>Mr. Ashok Ramakrishnan</td>
<td><a href="mailto:nodal.officer@axisbank.com">nodal.officer@axisbank.com</a></td>
<td>Ph. 91-22-71315288</td>
</tr>
<tr>
<td>Nodal Officer</td>
<td></td>
<td>Timings: 9.30 am to 5.30 pm</td>
</tr>
<tr>
<td>Axis Bank Ltd., NPC1,</td>
<td></td>
<td>Monday to Saturday, (except 2nd</td>
</tr>
<tr>
<td>5th Floor, “Gigaplex”,</td>
<td></td>
<td>and 4th Saturdays and Banking</td>
</tr>
<tr>
<td>Plot No I.T.5, MDC,</td>
<td></td>
<td>Holidays.)</td>
</tr>
<tr>
<td>Airoli Knowledge Park,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navi Mumbai-400708.</td>
<td></td>
<td></td>
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</tbody>
</table>

4.2.2.2 Level 2: National Pension System Trust

If the complainant is not satisfied with the redressal of the NPS related grievance or if it has not been resolved by the NPS Trustee Bank within thirty days of filing of the complaint, the complaint may be further escalated to the National Pension System Trust.
4.2.3 Overseas Customers

4.2.3.1 Level 1: Complaints Handling Officer
The complaints should be resolved by the Complaint Handling Officer within 10 working days from the date of receipt of the complaint. Following are the list of emails IDs.

| complaints.difc@axisbank.com | Complaints Handling Officer, DIFC |
| complaints.hk@axisbank.com   | Complaints Handling Officer, Hong Kong |
| complaints.sing@axisbank.com | Complaints Handling Officer, Singapore |
| complaints.slk@axisbank.com  | Complaints Handling Officer, Sri Lanka |
| complaints.adro@axisbank.com | Complaints Handling Officer, Abu Dhabi Representative Office |
| complaints.dro@axisbank.com  | Complaints Handling Officer, Dubai Representative Office |

4.2.3.2 Level 2: Nodal Officer
In case the complaint remains unresolved after 10 working days or is unsatisfactorily resolved, the customer has the option to escalate the complaint to the Nodal Officer at Head Office who should resolve the complaint within 10 working days.

<table>
<thead>
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</thead>
<tbody>
<tr>
<td>Mr. Ashok Ramakrishnan</td>
<td><a href="mailto:nodal.officer@axisbank.com">nodal.officer@axisbank.com</a></td>
<td>Ph. 91-22-71315288</td>
</tr>
<tr>
<td>Nodal Officer</td>
<td></td>
<td>Timings ( IST): 9.30 am to 5.30 pm</td>
</tr>
<tr>
<td>Axis Bank Ltd, NPC1,</td>
<td></td>
<td>Monday to Saturday, (except 2nd and 4th Saturdays and Banking Holidays.)</td>
</tr>
<tr>
<td>5th Floor, &quot;Gigaplex&quot;, Plot No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I.T.5, MIDC, Airoli Knowledge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Park, Airoli, Navi Mumbai-400708</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.2.3.3 Level 3: Head Customer Service

The customer has the option of escalating the unresolved or unsatisfactorily resolved complaints to the Head Customer Service at Head Office after expiry of 10 working days.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Mr. Praveen Bhatt</td>
<td><a href="mailto:pno@axisbank.com">pno@axisbank.com</a></td>
<td>Ph. 91-22-24252525</td>
</tr>
<tr>
<td>Sr. Vice President, Axis Bank Ltd.</td>
<td></td>
<td>Timings (IST): 9.30 A.M. to 5.30 P.M.</td>
</tr>
<tr>
<td>Corporate Office, Wadia</td>
<td></td>
<td>(Monday to Friday)</td>
</tr>
<tr>
<td>International Centre, Pandurang</td>
<td></td>
<td>Except Saturdays &amp; Banking Holidays</td>
</tr>
<tr>
<td>Budhkar Marg, Worli, Mumbai – 400 025.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

While the above levels denote the Bank's internal complaints resolution / escalation process, the customer is free to directly approach the local Regulator for resolution. In such a situation the branch / representative office should provide the complete details of the complaint including the investigation details and the concerned documents to the relevant body.

5. Turnaround time:

All complaints received shall be resolved at the earliest would be assigned an appropriate turnaround time depending on the nature of the issue. Given below are the likely turnaround times.

5.1 Normal Cases (other than the one mentioned here under): 10 working days.
5.2 Fraud cases, legal cases and cases which need retrieval of documents and records > 3 months old: 21 working days.
5.3 Cases involving third party / other banks: 30 working days
5.4 Data Privacy cases: 30 working days
5.5 Chargeback related cases: 45 working days or as per VISA / Master card guidelines.
5.6 For all the complaints received through regulator, timelines as mandated by respective regulator will be adhered to and for overseas branches the response will be routed through the compliance officer of the respective location.
5.7 In case a complaint requires additional time for resolution, the Bank will proactively inform the customer about the reason for the delay and specify the additional time required for resolution.
5.8 For NPS Subscribers

a. Every grievance shall be disposed within a period of ten working days of its receipt deemed to have commenced on the first date of receipt of the grievance and reply shall be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.

b. In case the complaint received does not pertain to the NPS Trustee Bank with which the same has been lodged, the complaint shall be transferred to the concerned intermediary within three working days.

6. Internal Review Mechanism

In line with RBI guideline, the Bank has also set up the following committees to monitor and review customer service and grievance mechanism of the Bank. Important feedback is shared between the committees, on implementing service initiatives while assessing customer feedback on the overall quality of service rendered by the Bank.

6.1 Customer Service Committee of the Board

This committee of the Board is responsible to oversee the implementation of service enhancement initiatives across the Bank. The Committee meets once every six months and is required to formulate policies on improved customer experience, assess the service governance structure and effect ongoing improvements in the quality of service provided by the Bank. Customers are also invited to share their experience and feedback with the Committee.

6.2 Standing Committee on Customer Service

The Committee meets quarterly and is responsible for understanding opportunities that may exist for service development and product enhancement, particularly towards enhancing customer experience. Customer representatives are invited to attend the meetings of this Committee.

6.3 Branch Level Customer Service Committees

The Committee provides a monthly forum for direct interaction with a cross section of branch customers and they are encouraged to share their views on branch service. This initiative has been named as ‘Let’s Talk’.

7 Record keeping

- The record of complaints would be maintained for a minimum period of ten years from the date of their resolution.
- Backup copies of the software will be made as per the latest Backup Policy under the Information Systems Security Policy.
8 Review of Policy

This policy has been approved by the Customer Service Committee of the Board of Directors and will be reviewed at annual intervals.

The reviews shall consider the following:
- Internal factors such as changes in organisational structure or products or services offered;
- External factors such as changes in legislation or technological innovation;
- The overall performance of the complaint management system, and
- The results of audit, if any conducted during the year by internal / external auditors.

The policy would be available on Bank's website and at all branches (on request). All employees of the Bank has been made aware of this policy.
Annexure I

List of indicative causes for complaints

✓ Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills, etc.;
✓ Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission for this service;
✓ Non-acceptance, without sufficient cause, of coins tendered and for charging of commission for this service;
✓ Non-payment or delay in payment of inward remittances;
✓ Non-payment or delay in payment of inward remittances;
✓ Non-payment of deposits;
✓ Failure to issue or delay in issue, of drafts, pay orders or bankers' cheques;
✓ Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
✓ Delays in receipt of export proceeds, handling of export bills, collection of bills etc., for exporters;
✓ Refusal to open deposit accounts without any valid reason for refusal;
✓ Levying of charges without adequate prior notice to the customer;
✓ Non-adherence by the bank or its subsidiaries to the instructions of regulators on ATM / debit card operations or credit card operations;
✓ Non-disbursement or delay in disbursement of pension to the extent the grievance can be attributed to the action on the part of the bank concerned, (but not with regard to its employees);
✓ Forced closure of deposit accounts without due notice or without sufficient reason;
✓ Refusal to close or delay in closing the accounts;
✓ Non-adherence to the fair practices code as adopted by the bank;
✓ Unauthorised use or disclosure of customer sensitive personal data or information by the Bank/ its authorised agents
✓ Any other matter relating to the violation of the directives issued by the regulators in relation to banking or other services;
✓ Deficiency in Internet banking services;
✓ Non-adherence to the provisions of Fair Practices Code for lenders as adopted by the banks or Code of Banks Commitment to Customers;
✓ Non-adherence to prescribed working hours;
✓ Delays in crediting proceeds to customers' accounts;
✓ Deficiency of service in loan accounts;
✓ Nondisclosure of factual information on products and service offered by the bank;
✓ Non-observance of Regulatory guidelines, thereby affecting the interest of the customers;
✓ Non-observance of Regulatory guidelines on engagement of recovery agents by the banks.
✓ Pensions related issues of NPS Subscribers
  o Delay in matching & booking of SCF (Subscriber Contribution File)/Transaction ID
  o Status of remittance
  o Reason of returned remittances
  o Non-credit of funds in bank account of subscriber after withdrawal activity
Annexure II
List of relevant mail IDs for overseas complaints

<table>
<thead>
<tr>
<th>Email ID</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:complaints.dfc@axisbank.com">complaints.dfc@axisbank.com</a></td>
<td>Complaints Handling Officer, DIFC</td>
</tr>
<tr>
<td><a href="mailto:complaints.hk@axisbank.com">complaints.hk@axisbank.com</a></td>
<td>Complaints Handling Officer, Hong Kong</td>
</tr>
<tr>
<td><a href="mailto:complaints.sing@axisbank.com">complaints.sing@axisbank.com</a></td>
<td>Complaints Handling Officer, Singapore</td>
</tr>
<tr>
<td><a href="mailto:complaints.slk@axisbank.com">complaints.slk@axisbank.com</a></td>
<td>Complaints Handling Officer, Sri Lanka</td>
</tr>
<tr>
<td><a href="mailto:complaints.adro@axisbank.com">complaints.adro@axisbank.com</a></td>
<td>Complaints Handling Officer, Abu Dhabi</td>
</tr>
<tr>
<td><a href="mailto:complaints.dro@axisbank.com">complaints.dro@axisbank.com</a></td>
<td>Representative Office</td>
</tr>
<tr>
<td><a href="mailto:nodal.officer@axisbank.com">nodal.officer@axisbank.com</a></td>
<td>Nodal Officer at Head Office</td>
</tr>
<tr>
<td><a href="mailto:pno@axisbank.com">pno@axisbank.com</a></td>
<td>Head – Customer Service Department</td>
</tr>
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