

## SG India - Citizen's Charter

SG India is of the opinion that a satisfied customer is the most important factor for growth of its business. SG India is a member of the BCSBI and has therefore voluntarily adopted the Code.

This document called "SG India - Citizen's Charter" provides key information on various facilities/services provided to the customers. The Charter also provides comprehensive information on the Bank's grievance redressal mechanism.

### SG India - Commitments to Customers

- a) We promise that we will act courteously, fairly and reasonably in all our dealings;
- b) We will ensure that our documents and procedures are clear and not misleading and that you are given clear information about our products and services;
- c) When you have chosen an account or service we will give you clear information about how it works, the terms and conditions and the interest rates which apply to it;
- d) We will help you use your account or service by sending you regular statements (where appropriate) and we will keep you informed about any key changes with respect to the facilities availed;
- e) We will handle your complaints and grievances quickly.

### SG India – Products and Services

The products and services offered by SG India are as follows:

Commercial Banking	Trade Finance & Correspondent Banking	Corporate & Investment Banking*	
		Structured Finance	Derivatives & Money Markets
INR & FX loans	Documentary Credits	Export Credit	FX & Interest Rate Solutions
Tenors – five days to five years	Bank Guarantees	Asset Based Finance	Commodity Hedging
Fixed/Floating Rates	Remittances	Acquisition Finance	Money Market Operations
Pre/Post Shipment Finance	Documentary Collections	Commodity Finance	Bond & Govt. Securities Trading

*\* Some of these products may not be available in India and be offered by our group entities*

For further details with respect to each product, kindly contact us.

### SG India – Grievance redressal mechanism

A customer can submit his/her complaint in any of the following forms:

- In person by visiting the branch;
- Through telephone (Refer contact details stated below);
- Through email ([sgindia.ccare@socgen.com](mailto:sgindia.ccare@socgen.com));
- Through letter;
- Any other form as may be acceptable to the Bank

The first level contact points for submission of the complaint are as follows:

- Mumbai Branch

The Relationship Manager  
Peninsula Business Park, 19<sup>th</sup> Floor, Tower A, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013  
Tel.: +91 22 6630 9500

- New Delhi Branch

The Relationship Manager  
Office No. 202, 2<sup>nd</sup> Floor, Tower B, World Mark 1, Aerocity, NH-8, New Delhi 110 037  
Tel : +91 11 4350 3000

- Sanand Branch

The Relationship Manager  
Unit No. 101/A, 1<sup>st</sup> Floor, Sarvoday Co-op. Hsg. Society, Sub Plot No. 6, Nr. Sanand Bus Station,  
Sarkhej – Sanand Highway, Sanand, District Ahmedabad 382 110  
Tel : +91 02717 – 223037

- Chengalpattu Branch

The Relationship Manager  
The Canopy, 2nd Avenue, 2nd Floor, Unit 1B, Mahindra World City, Paranur Post, Chengalpattu  
Taluk, Kanchipuram District - 603 004  
Tel: +91 44 27460250

The customers are also free to approach the Compliance Officer at any time at:

The Compliance Officer, Société Générale  
Peninsula Business Park, 19<sup>th</sup> Floor, Tower A, Ganpatrao Kadam Marg, Lower Parel,  
Mumbai 400 013  
Tel.: +91 22 6630 9500

The Bank endeavors to resolve all customer complaints within two working weeks from the date of receipt of complaint. The Bank aims to ensure that all possible scenarios are evaluated prior to resolution and the final resolution is communicated to the complainant.

#### Escalation

In case any complaint is unresolved at the branch level, the complainant can approach the Management:

The Chief Operating Officer, Société Générale  
Peninsula Business Park, 19<sup>th</sup> Floor, Tower A, Ganpatrao Kadam Marg, Lower Parel, Mumbai 13  
Tel.: +91 22 6630 9500

### Escalation to the Banking Ombudsman

A complainant may also approach the Banking Ombudsman under the Banking Ombudsman Scheme, 2006 with respect to any deficiency in banking services.

### **NOTE**

The Charter is not a legal document creating rights and obligations. The Charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service. Each service/ facility has its own detailed Terms and Conditions which can be made available on request.

For further details/information, kindly visit our branch or contact your Relationship Manager.

Information given in this Charter is as of September 30, 2017 and is subject to change/ revision.