



**INDIAN OVERSEAS BANK**  
**Depository Service Branch**  
**Chennai**

**Complaint Redressal Procedure**

- Customers send their complaints to our email address [demat\\_customercare@iobnet.co.in](mailto:demat_customercare@iobnet.co.in) or [iobdp@iob.in](mailto:iobdp@iob.in)
- The compliance officer receives the complaint and the same will be recorded in the complaint register.
- Then compliance officer determines whether the complaint is technical or related to a manual process.
- The compliance officer contacts the concerned department to gather detailed information about the complaint.
- After gathering the necessary details, the compliance officer, along with concerned department works to find a suitable solution to the complaint. The goal is to address the issue promptly and effectively.
- Once a solution is determined, it is explained to the client in detail. This explanation is provided either through email or over the phone to ensure clear communication.
- Overall, this process highlights the systematic approach to handle customer complaints. It ensures that complaints are properly documented, investigated, and resolved in a timely manner, while also emphasizing effective communication with the client throughout the process.