

(Easy way to redress your complaint)

Step-1	Contact our Branch Manager where you have your account for any complaint/grievance pertaining to your MSME credit limits or in respect of fresh credit limits applied for. You can lodge a written complaint with the Branch Manager if your grievances expressed orally are not solved within a reasonable period of time.
Step-2	If your grievance could not be solved by the Branch within a period of 7 days , you may write to the Regional Manager or send an email. You will receive the response within 7 days.Regional Manager's address can be had from the branch or from our bank's website
Step-3	<p>If the Complaint is not resolved by the Regional Manager, within 7 days you may write or send an email to the General Manager, MSME Dept.at Central Office, Chennai at the address mentioned below.</p> <p style="text-align: center;">The General Manager SME Department Indian Overseas Bank Central Office 763, Anna Salai, Chennai-600002</p> <p style="text-align: center;">Email: sme@iobnet.co.in</p>
Step-4	In the event not receiving a satisfactory response/solution to your complaint/grievance within a period of 15 days from the General Manager of the Bank, you may approach Banking Ombudsman constituted by RBI under Banking Ombudsman Scheme-2006.The address of Ombudsman is displayed in the banking hall of all branches of the Bank.