

## GRIEVANCE REDRESSAL AT SOUTH INDIAN CREDITS LTD

In alignment with the guidelines of the Reserve Bank of India, SICL has provided the five-tier Grievance Redressal Mechanism to resolve any of its customers' queries/grievances.

### Level 1:

The customer has to register his/her query/ complaint to the Branch manager of the respective branch of the company in connection with any matters pertaining to business practices, lending decisions, credit management, recovery and complaints relating to the updation/alteration of credit information.

### Level 2:

If the complaint is not resolved within 3 days, the customer shall escalate his/her complaint to the Grievance Redressal Officer are given as follows:

Name of the Grievance Redressal Officer: Mrs. Nisha Rajesh  
Address of Corporate Office: Door No 4/63/2, Q-Beez Arcade,  
Opposite Nithya Sahayamatha Church, Viyyur, Thrissur, Kerala -680010  
Mob: 8590137701  
E-mail id: [grievance@southindiancredits.com](mailto:grievance@southindiancredits.com)

### Level 3:

If the complaint is not resolved within 10 days, the customer shall escalate his/her complaint to the Chief Operating Officer of the Company.

Mr. Sujan Mathew.  
Mobile Number:-7594973905  
E-mail id [coo@southindiancredits.com](mailto:coo@southindiancredits.com).

### Level 4:

If the complaint is not resolved within 20 days, the customer shall escalate his/her complaint to the Director (operations) of the Company.

Mr. Rajan K Xavier  
Mobile Number:-0487 2425762  
E-mail id [info@southindiancredits.com](mailto:info@southindiancredits.com).

### Level 5:

If the complaint/dispute is not redressed within 30 days from the date of its receipt, the customer may appeal to

Shri R. Kamalakannan  
C/o Reserve Bank of India  
Bakery Junction  
Thiruvananthapuram-695 033  
STD Code: 0471 2326769  
Consumer Education & Protection Cell.  
Email: CEPC, Kochi [cepc.kochi@rbi.org.in](mailto:cepc.kochi@rbi.org.in), [cms.botrivandrum@rbi.org.in](mailto:cms.botrivandrum@rbi.org.in)