

The Company has provided for four tiers Grievance Redressal Mechanism to resolve any of its customers' query / grievance.

**Level 1:**

The customer may register his/her query / complaint to the Company which shall be addressed to the Grievance Redressal Officer in connection with any matter pertaining to business practices, lending decisions, credit management, recovery and complaints relating to updation/alteration of credit information. The details of the Grievance Redressal Officer are given as follows:

Name of the Grievance Redressal Officer: Ms Giphysy Jose

Address of Corporate Office: Door No XIV/488/25, 2 nd Floor, Suncity

Complex, Koorkenchery, Thrissur, Kerala -680007

Tel/Mob: 6282 017 079

E-mail id: giphysy.jose@southindiancredits.com, grievance@southindiancredits.com

**Level 2:**

If the complaint is not resolved within 7 days, the customer shall escalate his/her complaint to the Operations Manager of the Company

Mr. Sujan Mathew ( Operations Head)

Mobile Number 6282017065

E-mail id sujan.mathew@southindiancredits.com operations@southindiancredits.com

**Level 3:**

If the complaint is not resolved within 15 days, the customer shall escalate his/her complaint to the MD of the Company

Managing Director

Mobile Number 0487 2425762

E mail id: info@southindiancredits.com

**Level 4:**

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

Chief General Manager,

Banking Ombudsman

Reserve Bank of India,

Bakery Junction,

Thiruvananthapuram-695033

Phone-0471-2332723/2323959

Email: cms.botrivandrum@rbi.org.in