

Grievance Mechanism

Level 1:

The Borrower / Customer may register his/her query/ complaint to the Company which shall be addressed to the Grievance Redressal Officer of the Company in connection with any matter pertaining to business practices, lending decisions, credit management, recovery and complaints relating to updation / alteration of credit information. For the benefit of our customers, the contact details of the official who will deal with all grievances of customers in regard to their transactions with the Company are given below:

Name: Shri. Salil Venu Phone: 7558815566

Address: Grievance Redressal Officer, Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam, Kerala 682033

Email: admindirector@indelmoney.com

(Between 10:00 a.m. and 06:00 p.m. from Monday to Friday except on public and Banking holidays).

Response will be provided within 10 working days.

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided through above channel, the customer may approach the following escalation channel with the reference of earlier communication:

Level 2:

Escalation to the Director at below contact details:

Name: Mohanan Gopalakrishnan

Phone: 04842933999

Address: Managing Director, Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam, Kerala 682033

Email: chairman@indelmoney.com

Response will be provided within 15 working days.

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided through above channel, and the Customer is not willing to wait in case the Company requires more time to find Resolution the customer

may approach the following escalation channel with the reference of earlier communication:

Level 3:

If a customer is not satisfied with the resolution provided through various channels or if the complaint/dispute is not redressed within a period of one working month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI as per the following details under whose jurisdiction the Registered Office of the Company falls.

The Officer – in – Charge

Department of Non – Banking Supervision, Reserve Bank of India

3rd Floor, Near Maratha Mandir, Byculla, Mumbai Central, Mumbai - 400008.

Tel: +91 22-23084121/ 23028436

Fax: +91 22-23022011

Email id- dnbsmro@rbi.org.in