



## **CUSTOMER GRIEVANCE REDRESSAL MECHANISM**

## 1. OBJECTIVE

The Customer Grievance Redressal Mechanism is framed to provide best customer services and to comply with the Guidelines of Fair Practices Code prescribed by the Reserve Bank of India and the Fair Practices Code of the Company which *inter-alia* set out broad parameters for dealing with customers.

## 2. PRINCIPLES

Customer complaints constitute an important voice of a customer and following shall be guiding principles at IndoStar for dealing with customer complaints:

- Customers shall be treated fairly at all times
- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner
- Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints
- Employees and outsourced agencies shall work in good faith and without prejudice, with all customers

## 3. GRIEVANCE REDRESSAL MECHANISM

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

### A. Registration of Complaints

- Branch - Customers can visit the Branch Office for registration of their grievances. Oral complaints, if any should be followed by submission of a written complaint;
- Email / Letter - Customers can send their grievance through email or letter to relevant Nodal Officer of the Company. Contact details of Nodal Officers along with their jurisdiction/area of operation are mentioned at Annexure 1.

**Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint.**

Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

### B. Time Frame for Resolution of Complaints, from date of receipt of complaint

The Company shall endeavour to resolve Complaints lodged by the customers at the earliest within a period not exceeding 1 month.

If any complaint needs additional time, the Company will keep the customer informed of the expected time lines for resolution of the complaint.

C. Escalation Matrix

If a customer is not satisfied with the resolution provided by the Company, the customer can escalate the complaint to the **Grievance Redressal Officer & Principal Nodal Officer of the Company at:**

Ms. Jaya Janardanan  
Address: One World Centre, 20<sup>th</sup> Floor, Tower 2A, Jupiter Mills Compound,  
S. B. Marg, Mumbai – 400013  
Telephone No.: 022 4315 7056  
Fax No.: 022 4315 7010  
Email: [PNO@indostarcapital.com](mailto:PNO@indostarcapital.com)

In case a grievance/complaint is not redressed to the satisfaction of the Customer within a period of one month, the customer may appeal to Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision, the Reserve Bank of India at contact details mentioned below or to relevant NBFC Ombudsman, whose contact details along with jurisdiction/area of operation are mentioned at Annexure 1.

**Department of Non-Banking Supervision, the Reserve Bank of India,**  
Mumbai Regional Office, 3rd Floor, RBI Building,  
Opposite Mumbai Central Railway Station, Byculla, Mumbai – 400 008  
Telephone No.: 022 2308 4121  
Fax No.: 022 2302 2011  
Email: [dnbsmro@rbi.org.in](mailto:dnbsmro@rbi.org.in)

**4. REVIEW**

The Grievance Redressal Committee of the Company shall periodically review the Customer Grievance Redressal Mechanism to ensure that process deficiencies, if any, are addressed. The Committee shall also periodically review the Statement of Complaints received, resolved and pending, along with reasons for the same.

**5. IMPLEMENTATION**

This Mechanism shall come into effect from 1 January 2016.

**Details of NBFC Ombudsman and Nodal Officer**

Sr. No.	Centre	Address of the Office of NBFC Ombudsman	Nodal Officer of IndoStar Capital Finance Limited	Area of Operation
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email: <a href="mailto:cms.nbfcochennai@rbi.org.in">cms.nbfcochennai@rbi.org.in</a> Click below to lodge a complaint: <a href="https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx">https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx</a>	Ms. Jothir Latha Sathish – Nodal Officer Indostar Tower, 22 & 23 Venkatnaryana Road, T Nagar, Chennai - 600017 STD Code: 044 Telephone No : 4002 3500 Email: <a href="mailto:contact@indostarcapital.com">contact@indostarcapital.com</a>	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2.	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai - 400 008 STD Code: 022 Telephone No : 23001280 Fax No : 23022024 Email : <a href="mailto:cms.nbfcomumbai@rbi.org.in">cms.nbfcomumbai@rbi.org.in</a> Click below to lodge a complaint: <a href="https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx">https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx</a>	Mr. Jayesh Kothawade – Nodal Officer Unit No.305, Corporate Avenue, Wing 2/E, 3rd Floor, Andheri-Ghatkopar Link Road, Chakala, Andheri (East), Mumbai 400 093 STD Code: 022 Telephone No : 4510 7701 Email: <a href="mailto:contact@indostarcapital.com">contact@indostarcapital.com</a>	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3.	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : <a href="mailto:cms.nbfconewdelhi@rbi.org.in">cms.nbfconewdelhi@rbi.org.in</a> Click below to lodge a complaint: <a href="https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx">https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx</a>	Mr. Rohit Sachdeva – Nodal Officer 4th floor, M - 5A, Middle Circle, Connaught Place, New Delhi 110001 STD Code: 011 Telephone No : 4212 9800 Email: <a href="mailto:contact@indostarcapital.com">contact@indostarcapital.com</a>	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh, Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : <a href="mailto:cms.nbfkolkata@rbi.org.in">cms.nbfkolkata@rbi.org.in</a> Click below to lodge a complaint: <a href="https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx">https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx</a>		West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand