

## **GRIEVANCE REDRESSAL MECHANISM**

All disputes / complaints arising out of the decisions of the Company's functionaries would be heard and disposed of at least at the next higher level after it is brought to their notice.

Therefore, the following 'Grievances Redressal Mechanism' is put in place.

### **Level 1: Branch / Place where Business is transacted Level Review**

A customer should either make a written complaint addressed to the relevant Branch Manager at address: Sonu Marketing Pvt Ltd , #30 2nd Floor 1st Main

BHCS Layout BTM 2nd Stage Opp Gopalan Innovation Mall, Bengaluru, Karnataka 560076 (or)

call at the Customer care no. **+91 9346551691** or email the Company at contact us at:

support@creditlab.in

The Branch / places where business is transacted will strive to provide an initial response to the customer's complaint within 7 days of the complaint being lodged.

### **Level 2: Grievance Redressal Officer**

In case the customer is not satisfied with the response received at Step 1, i.e., the Branch, he /she can escalate the complaint to the Grievance Redressal Officer, whom the Company has appointed for the implementation of customer service and complaint handling. The details of Grievance Redressal Officers are given below:

Name of the Grievance Redressal Officer

Mr. Kowshik

E-mail ID

grievance@creditlab.in

Contact no.

**+91 9346551691**

Once the complaint is escalated, the complaint will receive a response within 7 working days of it reaching the Grievance Redressal Officer.

### **Level-3: Chief Nodal officer**

In case the customer is still not satisfied with the response or has not received a response from the Grievance Redressal Officer within 15 days from the date of his/her initial complaint, he/she may contact the Company's Chief nodal officer one below mentioned details:

Name of the Compliance officer

MR. Abhishek M R

Contact No.

**+91 7259333111**

E-mail ID

**abhi@creditlab.in**

Once the complaint is escalated, the complaint will receive a response within 15 working days of it reaching the Grievance Redressal officer.

#### **9. ESCALATION OF COMPLAINT TO RESERVE BANK OF INDIA**

If the complaint does not receive a response from the Company within a period of 1 month or if a customer is dissatisfied with the response received at all levels, the complainant may approach the Reserve Bank of India at the following address:

Reserve Bank of India,

15, Netaji Subhas Rd, Fairley Place,

B.B.D. Bagh, Kolkata,

West Bengal 700001

Tel: 033 2230 3299

Email: [rdkolkata@rbi.org.in](mailto:rdkolkata@rbi.org.in)