

Grievances Redressal Policy

1. Grievance Redressal Mechanism

In case of any complaint / grievance, the customer can make his complaint through any of the following modes, quoting the account number and gist of the complaint.

- Level 1: The Customers, who have any Complaint, can raise the complaint to the Branch Manager / Credit Manager / Branch Team Leader at the respective Location through phone call / walk-in.
- Level 2: If the resolution provided at Level 1 does not meet customer expectation, customer can approach our Regional office and can raise a complaint to Cluster or Regional Head through phone call / walk-in.
- Level 3: If the resolution provided at Level 2 does not meet customer expectation, customer can send a mail to weregard@SMEintellect.in.
- Level 4: If the resolution provided at Level 3 does not meet customer expectation, customer can approach Grievance Redressal Officer.

****Note:** Customers lodging grievances/complaints through Social Media platforms (e.g. Twitter, Whatsapp, Facebook etc.,) are advised to route the same through one of the Modes of Communication as stated above

In case the grievance is not resolved within 10 days, a copy of the complaint with acknowledgment may be forwarded to the Grievance Redress Officer, who will provide him his unique complaint number, with the expected time of resolution.

The company will not only ensure that all the complaints received are recorded and resolved, but also ensure an effective monitoring / escalation mechanism to the senior levels responsible so as to ensure that none of the complaints remain unresolved.

2. Grievance Redressal Officer

- SMEIntellect shall display the following information prominently, for the benefit of their customers, at their branches / places where business is transacted the name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer i.e. GrievancesRedressalOfficer@SMEIntellect.in who can be approached by the public for resolution of complaints against the Company.
- These complaints will be regularly monitored by Grievance Redress Officer to ensure effective resolution and escalation.
- If the complaint / dispute is not redressed within a period of one month and in case customers are not satisfied with the resolution provided by the company, they may further approach:
“The Officer-in-Charge of the Regional office / Director - Chennai
Department of Non-Banking Supervision (DNBS)
Reserve Bank of India,
Fort Glacis, No. 16, Rajaji Salai, Chennai - 600 001, Tamil Nadu

Tel: 044 - 2536 1490/ 2539 9222/2536 1631; Fax: 044 - 2536 5222 E-

Mail ID: dnbsnewchennai@rbi.org.in

under whose jurisdiction the registered office of the Company office falls.

3. Nodal Officer/ Principal Nodal Officer

- SMEIntellect is covered under the Ombudsman Scheme for Non-Banking Financial Companies, 2018, accordingly the company has appointed Mrs. Sasikala R as a Nodal Officer in accordance with directions.
- The Nodal Officer shall be responsible for representing the company and furnishing information to the Ombudsman and the Appellate Authority in respect of complaints filed against the company. The Nodal Officer shall also be responsible for coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.
- The customers can approach the Nodal officer in writing at, Mrs. Sasikala R, SMEIntellect Growth Capital Pvt. Ltd., 1471, H Block, V5, 21st Street, Anna Nagar, Chennai, Tamil Nadu, 600 040 or by e-mail to NodalOfficer@SMEIntellect.in
- Post resolution of the complaint, the customer will get an e-mail / sms / etc. confirming the resolution of the complaint. At this point the customer has to confirm whether the complaint has been resolved to his satisfaction or not. The complaint will be deemed closed if the customer does not respond to e-mail / SMS.