

InCred Capital Financial Services Private Limited
Grievance Redressal Mechanism

1. How to log in a complaint/where can a complaint be made Any customer having a grievance/ complaint/ feedback with respect to the product and services offered by InCred Capital Financial Services Private Limited (hereinafter referred to as 'the Company') may write to the Company's Customer Service Department through any of the following channels: Call at 18605002192 Email – care@incred.com You may write a letter at the address to InCred Capital Financial Services Private Limited, 1502 A, B Wing, The Capital, Bandra Kurla Complex, Mumbai, Maharashtra 400 051
2. How a complaint should be made: Customers are requested to necessarily provide necessary loan details i.e. Loan Account Number, Details of Feedback/ Suggestion/ Complaint and valid Contact Information including phone no. & e-mail ID while lodging communicating with the Company.
3. When to expect a reply The Company shall endeavor to address/respond to all queries/grievances within reasonable time and keep the customer in informed about the status of their complaints. Each customer query/ complaint being unique in nature, may take up to 4 weeks for complete resolution after investigation.
4. Whom to approach for redressal Customers are requested to first raise their concerns through any of channels mentioned above. In case of delayed or no response from the respective channel within the specified timelines, such complaint may be escalated to the Grievance Redressal Officer of the Company whose details are as given below: Grievance Redressal Officer Name: Mr. Mohan Ketkar E-mail ID: mohan.ketkar@incred.com Telephone no.: 022-42117799 Address:1502 A, B Wing, The Capital, Bandra Kurla Complex, Mumbai, Maharashtra, 400 051
5. Escalation to the Reserve Bank of India If the Customer does not receive any response from the Company within 4 weeks or is dissatisfied with the response received, he/ she may approach the Reserve Bank of India at the following address: The General Manager, Department of Non-Banking Supervision, Reserve Bank of India, 6, Parliament Street, New Delhi - 110001 Ph. 011-23714456 E-mail: dnbsnewdelhi@rbi.org.in