

# Muthoot Mercantile Limited

*(A Unit of Muthoot Ninan Group)*

Regd. Office: 'MUTHOOT FLOORS', 1<sup>st</sup> Floor, North Block, Opp. W&C Hospital,  
Thycaud, Thiruvananthapuram-695 014. ☎ 0471-2774800 CIN: U65921KL1997PLC011260  
e-mail: [info@muthootenterprises.com](mailto:info@muthootenterprises.com), website: [www.muthootenterprises.com](http://www.muthootenterprises.com)

## **GRIEVANCE REDRESSAL POLICY**

Grievance Redressal Policy of Muthoot Mercantile Limited is formulated in accordance with the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

### ***I. Applicability***

This Policy was reviewed and approved by the Board of Directors at the meeting held on 11.07.2023. This policy is applicable with effect from the date of Board Meeting to till the date when it's reviewed or revised in future. The Board of Directors shall have the right to review any part of this policy or the entire policy at any time, as it deems fit, or from time to time, and the decision of the Board in this respect shall be final and binding.

The Grievance Redressal Policy of the Company is as under:

### ***II. Process of Grievance Redressal:***

The Customers, who have any Complaint, can follow the following process for its redressal:

#### **1. Primary Level: ( At branch Level)**

The Customers, who intend to file a Complaint, may file their Complaint with the Company during the working hours 9.30 am to 6:0 pm on any working day of the Company and furnishing complete details in relation to such Complaint by way of :

- a. Register the Complaint in a complaint register as available in the corresponding branch / directly file the complaint with the Branch manager/ Area manager available at the branch.

## **2. Secondary Level ( Grievance Rederessal officer level)**

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Primary Level/ Branch Level, the Customer may appeal the Complaint directly to the Grievance Redressal Officer of the Company by writing to [info@muthootenterprises.com](mailto:info@muthootenterprises.com).

### **Grievance Redressal Officer**

Muthoot Mercantile Limited

MUTHOOT FLOORS', 1st Floor, North Block,

Opp. W&C Hospital,Thycaud,

Thiruvananthapuram-695 014

E Mail: [info@muthootenterprises.com](mailto:info@muthootenterprises.com)

Ph: 0471-2774800

### ***Escation matrix***

#### **Level I- Principal Nodal Officer**

In case, the Customer is not satisfied with the response or the resolution provided to it by the Grievance Redressal Officer of the Company at Secondary Level, or the Complaint is still not resolved within the period of 14 (Fourteen) working days from the date of receipt of the Complaint by the Grievance Redressal Officer of the Company, the Customer may appeal to the Principal Nodal Officer of the company by mail : [info@muthootenterprises.com](mailto:info@muthootenterprises.com).

#### **Principal Nodal Officer**

Muthoot Mercantile Limited

MUTHOOT FLOORS', 1st Floor, North Block,

Opp. W&C Hospital,Thycaud,

Thiruvananthapuram-695 014

E Mail: [info@muthootenterprises.com](mailto:info@muthootenterprises.com)

Ph: 0471-2774800

## Level II- RBI Ombudsman

If the complaint is not resolved within one month the Customer can approach the NBFC Ombudsman and lodge a complaint with <https://cms.rbi.org.in>.

## NBFC Ombudsman,

The Reserve Bank of India, ,  
P B No.6507, Bakery Jct Rd,  
Nandavanam, Palayam,  
Thiruvananthapuram, Kerala -695033.

## Reporting

Submit the quarterly complaints report to the Board of Directors/ Stakeholder relationship Committee of the Board for review, and taking appropriate steps for improving our financial services to our customers with cent percent satisfaction.

Details of *Process of Grievance Redressal* in tabular forms shown below including name of officers will be placed on the notice Board of the every branch office of the company.

<i>Level</i>		<i>Contact details</i>
Primary Level: (At branch Level)	Register complaint directly with Branch	Branch Manager/ Person in Charge of the branch/ Area manager.
Secondary Level (Grievance Redressal officer level)	Grievance Redressal Officer	<b>Grievance Redressal Officer</b> Muthoot Mercantile Limited MUTHOOT FLOORS', 1st Floor, North Block, Opp. W&C Hospital,Thycaud, Thiruvananthapuram-695 014 E Mail: <a href="mailto:info@muthootenterprises.com">info@muthootenterprises.com</a> Ph: 0471-2774800

<i>Escation matrix</i>		
Level I- Principal Nodal Officer	Principal Nodal Officer	<p><b>Principal Nodal Officer</b>  Muthoot Mercantile Limited  MUTHOOT FLOORS', 1st Floor, North Block,  Opp. W&amp;C Hospital,Thycaud,  Thiruvananthapuram-695 014  E Mail: <a href="mailto:info@muthootenterprises.com">info@muthootenterprises.com</a>  Ph: 0471-2774800</p>
Level II- RBI Ombudsman	NBFC Ombudsman	<p><b>NBFC Ombudsman,</b>  The Reserve Bank of India, ,  P B No.6507, Bakery Jct Rd,  Nandavanam, Palayam,  Thiruvananthapuram, Kerala -695033.</p> <p>Register a complaint with  <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a></p>