

**CONSUMER GRIEVANCE MECHANISM FOR CASES ACQUIRED BY JM FINANCIAL
ASSET RECONSTRUCTION COMPANY (P) LTD.**

If at any stage, you have a grievance regarding your obligations on **credit card / personal loan**, here is what you can do:

Customers may contact our customer service executives on our toll free number 1800-258-2511 between 9:00 a.m. and 6:00 p.m. on weekdays and between 9:00 a.m. to 12:00 p.m. on Saturdays. Our Customer Service Executive will be glad to assist you. Please quote the complaint reference number provided by the customer service executive in case you wish to correspond further on the same issue.

Customers preferring electronic mail may write to us on queries.arc@jmfinancial.in explaining the details of their issues.

If you do not receive a response within 10 days, or, if your grievance is not resolved, you can escalate your complaint by writing to the below address.

The Manager, Retail Assets
JM Financial Asset Reconstruction Company Private Limited.
91, Maker Chamber III,
Nariman Point,
Mumbai – 400 021
Fax Number: +91 22 6610 0154

Please quote the complaint reference number provided to you in your earlier interaction with our customer service executives. In case you have sent your grievance through electronic mail, please attach earlier mails and please mention your loan account number / card number to help us understand and address your grievance.

If your grievance continues to remain unresolved or if you do not receive a response within 10 days of your having addressed your complaint, you may contact the Office of the Principal Nodal officer. You may send a message to the Nodal Officer by electronic mail on sunil.subramanian@jmfinancial.in / sanil.panicker@jmfinancial.in

OR

You may write to:

Sunil Subramanian / Sanil Panicker
Principal Nodal Officer
JM Financial Asset Reconstruction Company Private Limited
91, Maker Chamber III,
Nariman Point,
Mumbai – 400 021.
Fax Number: +91 22 6610 0154

OR

You may also contact the Nodal Officer team at the following contact number between 9:30 a.m. and 6:30 p.m., Monday to Friday on Phone Number: +91 22 3953 3533 / 3953 3579.

Please quote the reference number (if any) provided to you earlier by our customer service executive on the same issue. Please also attach copies of your earlier correspondence with us on the same issue.

It will be the endeavor of the Principal Nodal Officer / the Nodal Officer Team to respond to you within a period of 10 days of the, Principal Nodal officer or the Nodal Officer Team receiving your complaint.