

Escalation matrix for Insurance related complaints:

At Equitas, we are committed to delivering prompt and effective service to all our customers. In the event of any insurance-related grievances, we have a defined an **Escalation Matrix** that outlines the hierarchy to raise and escalate your complaint, should you feel the need to do so. Each level is designed to ensure faster resolution and improved accountability.

As per the guidelines issued by the **Insurance Regulatory and Development Authority of India (IRDAI)** under the *Protection of Policyholders' Interests Regulations, 2017*, every insurer and associated service provider is required to have a structured grievance redressal system in place. This framework helps you escalate your complaint to higher authorities, including IRDAI, if you are not satisfied with the resolution provided.

We encourage you to reach out to us through any of the channels listed below, and we assure you of our full support in resolving your concerns.

Escalation Levels	Reach out to	TAT
Level 1	Lodge the complaint at the nearest Branch Toll-Free: 1800 103 1222 (Liability) 1800 103 2977 (Loans & cards) Email: customerservice@equitasbank.com Online: https://www.equitasbank.com/register-your-feedback	Complaints will be acknowledged within 3 days and resolved within 14 calendar days.
Level 2 - Nodal Officer (if unresolved at Level 1)	Name: Smitha Kumar Email: nodalofficer@equitasbank.com Phone: 044-40048570 Address: 4th Floor #769, Spencer Plaza Mall, Anna Salai, Chennai – 600002	If the resolution is not received or you remain unsatisfied within 14 days, you may escalate the matter to the Nodal Officer. The Bank commits to resolve the complaint within 7 working days at this level.
Level 3 - Principal Nodal Officer	Name: Dheeraj Mohan Email: pno@equitasbank.com Phone: 044-40048560 Address: 4th Floor #769, Spencer Plaza Mall, Anna Salai, Chennai – 600002	If you remain dissatisfied with the resolution provided by the Nodal Officer, or if the complaint is not resolved within 7 working days at that level, you may escalate it to the Principal Nodal Officer. The Principal Nodal Officer will ensure resolution within 7 working days.
Level 4: Escalation to IRDAI (Appellate Authority)	Online Portal: Bima Bharosa (IGMS) https://bimabharosa.irdai.gov.in/ Email: complaints@irdai.gov.in Toll-Free: 155255 / 1800 4254 732	If the complaint remains unresolved beyond the stipulated timeframes, or if you are not satisfied with the resolution at the Principal Nodal Officer level, you may escalate the matter to the Insurance Ombudsman under

Postal Address:

General Manager,
Policyholder's Protection & Grievance
Redressal Department, IRDAI, Sy. No.
115/1, Financial District,
Nanakramguda, Gachibowli,
Hyderabad – 500032

the Insurance Regulatory and Development
Authority of India (IRDAI).