

## GRIEVANCE REDRESSAL MECHANISM

---

Credila Financial Services Limited (“Credila”, formerly known as HDFC Credila Financial Services Limited) has laid down an appropriate Grievance Redressal Mechanism within the organisation to ensure that all disputes arising out of the decisions of Credila’s functionaries are heard and addressed.

Any customer who is not satisfied with the services rendered by Credila at any time during the life cycle of the education loan, may lodge a complaint by sending an email to [support@credila.com](mailto:support@credila.com), mentioning details pertaining to the issue.

After examining the matter, Credila will revert, trying to redress the complainant’s concerns. If the complainant is not satisfied with the response, they can then approach the Grievance Redressal Officer for redressal of the grievance(s), in connection with any matter pertaining to business practices, lending decisions, credit management, insurance, outsourced agency and recovery.

The Grievance Redressal Officer would then, in consultation with senior management officials, oversee the Grievance Redressal Mechanism and look to redress the complainant’s grievance/concern.

The name and contact details of the Grievance Redressal Officer (also displayed on our website) are provided hereunder:

**Ms. Vaijayanti Albal Sharma**  
**Grievance Redressal Officer**  
**Credila Financial Services Limited**  
**(Formerly known as HDFC Credila Financial Services Limited)**  
**2nd Floor Allcargo House, CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra, India**  
**Email: [grievance@credila.com](mailto:grievance@credila.com) | Phone: +91 22 50164642**

If the complaint is not redressed by the Grievance Redressal Officer within a period of one month, the complainant may file a complaint via:

**Website:** <https://cms.rbi.org.in>

**Email:** [crpc@rbi.org.in](mailto:crpc@rbi.org.in)

**Contact Centre (toll-free number):** 14448 (9:30AM to 5:15PM)

Alternately, complaints may be sent in physical mode to:

**‘Centralised Receipt and Processing Centre’**

Reserve Bank of India, 4th Floor,

Sector 17, Chandigarh – 160 017

*\*Escalation may only be done after Level 1 (Customer Service) & Level 2 (Grievance Redressal Officer) are unable to address the issue.*