

Grievance Redressal Mechanism for Insurance related Complaints



Customer Grievance Redressal – Insurance Complaints

At Equitas Bank, we are committed to delivering prompt and effective service to all our customers. In the event of any insurance-related concerns, we have a clearly defined grievance redressal mechanism to ensure your issues are addressed in a timely and transparent manner.

This **Escalation Matrix** outlines the step-by-step process you can follow 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 Matrix	Reach out to	TAT
Level 1	Lodge the complaint at the nearest Branch	Complaints will be acknowledged within 3 days and resolved within 14 calendar days.
	Toll-Free: 1800 103 1222	
	Email: customerservice@equitas.bank.in	
	Online: https://www.equitas.bank.in/register-your-feedback	
Level 2 - Nodal Officer (if unresolved at Level 1)	Name: Ramya Yuvaraj	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.
	Email: nodalofficer@equitas.bank.in	
	Phone: 044-40048570	
	Address: 4th Floor #769, Spencer Plaza Mall, Anna Salai, Chennai – 600002	
Level 3 - Principal Nodal Officer	Name: Smitha Kumar	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.
	Email: pno@equitas.bank.in	
	Phone: 044-40048560	
	Address: 4th Floor #769, Spencer Plaza Mall, Anna Salai, Chennai – 600002	
Level 4: Escalation to IRDAI (Appellate Authority)	Online Portal: Bima Bharosa (IGMS) https://bimabharosa.irdai.gov.in/	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
	Email: complaints@irdai.gov.in	
	Toll-Free: 155255 / 1800 4254 732	

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	<p>Postal Address: General Manager, Policyholder’s Protection & Grievance Redressal Department, IRDAI, Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032</p>	<p>Ombudsman under the Insurance Regulatory and Development Authority of India (IRDAI).</p>
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