



ART LEASING LIMITED

(INCORPORATED UNDER THE COMPANIES ACT 1956)

Regd. Office:

First Floor, ART Chambers
Govt. Hospital Jn. CHENGANNUR
KERALA, PIN - 689 121

Tel : 0479 - 2452117

0479-2455117

Fax : 0479 - 2453117

Email: admn@artgroupofcompanies.in

ART LEASING LIMITED

FAIR PRACTICES CODE

COMPLAINTS / GRIEVANCE REDRESS MECHANISM – NODAL OFFICER

The Company will always strive for customer satisfaction within the frame work of rules and adopted policies / procedures. All customer grievances will be taken up first with the Branch Manager for resolution. In case it is not satisfactorily resolved at the branch manager level, the same shall be taken up with the next higher level at Manager (Recovery & Redress) at the head office of the company. Any Complaints or Grievances which cannot be sorted out at the Manager (Recovery & Redress) shall be taken up with Company's CEO / Executive Chairman. Further, a periodical review of the Fair Practices Code and functioning of the grievance redress mechanism at the above 3 levels of management would be undertaken by the Company at regular intervals and a consolidated report of such reviews shall be submitted to the Board of Directors at regular intervals. The names and contact details of the Nodal Officers are as follows:

| | |
|-------------------|--|
| At Branch Level | Mr./Mrs./Ms.----- The Branch Manager, ----- Branch Contact Telephone Number:----- |
| Next Higher Level | Mr. Balaraman Nair, Manager (Recovery & Redress) ART Leasing Limited, 1 st Floor, ART Chambers, Near Govt. Hospital Jn., Chengannur, Kerala 689121 Contact Telephone Number:8943359103 Email Address: admn@artgroupofcompanies.in |
| Next Higher Level | Mr. V.S. Raveendran Pillai, Executive Chairman ART Leasing Limited, 1 st Floor, ART Chambers, Near Govt. Hospital Jn., Chengannur, Kerala 689121 Contact Telephone Number:8943359100 Email Address: admn@artgroupofcompanies.in |

A Customer may directly approach the RBI in case his grievance is not redressed within one month from the date of lodgment with the company. The Name and contact details of the Officer-in-charge of the DNBS, RBI, Thiruvananthapuram is as follows:

The General Manager,
Officer in Charge - Grievance Redress Mechanism – DNBS – NBFC
Reserve Bank of India, Bakery Junction, Thiruvananthapuram
Kerala Pin Code 695033
Email Address: dnbsthro@rbi.org.in
Contact Telephone Numbers: 0471-2338818 Fax: 0471-2320808



For ART Leasing Limited.
[Signature]
Executive Chairman