

## PROCEDURE FOR LODGING A COMPLAINT

If a customer has a complaint to submit to us for resolution, please follow the procedure as below:

### Step 1: Approaching Grievance Redressal Officer

Customer can forward their grievances to the Grievance Redressal Officer (GRO) of the Company. The contact details of the GRO are as under:

Name: Mr. Sandip Todkar  
Grievance Redressal Officer  
Kotak Mahindra Investments Limited  
10th Floor, Godrej Two,  
Pirojshanagar Vikhroli,  
Mumbai, Maharashtra 400079  
Email: [Grievanceredressal.kmil@kotak.com](mailto:Grievanceredressal.kmil@kotak.com)  
Phone: 022-67594904



### Step 2: Approaching Nodal Officer

In case Customers are not satisfied with the decision of the above or have not received any response within 14 working days, you may escalate your grievances to Nodal officer.

Name: Mr. Siddarth Gandotra  
Nodal Officer  
Kotak Mahindra Investments Limited  
10th Floor, Godrej Two,  
Pirojshanagar Vikhroli,  
Mumbai, Maharashtra 400079  
Email: [Nodalofficer.kmil@kotak.com](mailto:Nodalofficer.kmil@kotak.com)  
Phone: 022-67594904



### Step 3: Approaching RBI

In case you are not satisfied with the decision / resolution of the Company or have not received any response within a period of one month, you may approach the Officer in Charge of the Regional Office of Department of Supervision of RBI at the address given below:

Officer-in-charge  
Department of Supervision  
Mumbai Regional Office  
Reserve Bank of India Building  
Regional Office, Centre I, World Trade Centre,  
Mumbai – 400005



This is an Internal document.

**Step 4: Approaching RBI Ombudsman**

Contact details of the Central BO Office

Portal: Complaint lodging portal of the Ombudsman <https://cms.rbi.org.in>

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

Address: Centralized Receipt and Processing Centre,  
Reserve Bank of India,  
4<sup>th</sup> Floor, Central Vista, Sector 17,  
Chandigarh 160017