

UGRO Capital Limited

IRDAI– GRIEVANCE REDRESSAL MECHANISM

The Company shall endeavor to redress customer grievances within **14 days from the date of receipt of the complaint**, in accordance with applicable regulatory requirements.

Escalation Matrix

Level	Designation	Contact Details
Level 1	Customer Service Team	customercare@ugrocapital.com 1800-202-8476
Level 2	Grievance Redressal Officer	karthik.iyer@ugrocapital.com 022 6826 9191
Level 3	Principal Officer – Insurance	Alisha.kapoor@ugrocapital.com 022 6826 9149

Where a grievance relates to matters falling under the responsibility of the insurance company concerned, the Company shall coordinate with the respective insurer for resolution.

In case the customer remains dissatisfied with the resolution, the customer may approach the appropriate external grievance redressal mechanism, including the **IRDAI Bima Bharosa Portal** and the **Insurance Ombudsman**, wherever applicable.

The details of the grievance redressal mechanism and escalation matrix shall be made available through the Company's **website/mobile application and at branches/customer-facing locations**, as applicable.

Bima Bharosa – Customer Contact Details

Particular	Details
Portal	Bima Bharosa – IRDAI Integrated Grievance Management System
Online Complaint Registration	https://bimabharosa.irdai.gov.in/
Toll-Free Helpline	155255 / 1800 4254 732
Email	complaints@irdai.gov.in
Mode of Complaint	Online portal, email, telephone and written communication
Complaint Tracking	Complaints can be tracked through the Bima Bharosa portal using the registered credentials/token number
IRDAI Grievance Redressal Cell – Postal Address	Consumer Affairs Department – Grievance Redressal Cell, Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032

Insurance Ombudsman – Complete List

Customers may approach the Insurance Ombudsman for eligible insurance-related grievances in accordance with the applicable Insurance Ombudsman Rules. The jurisdiction and contact details of the respective Insurance Ombudsman offices are provided below:

Sr. No.	Centre	Jurisdiction	Contact
1	Ahmedabad	Gujarat, Dadra & Nagar Haveli, Daman & Diu	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380001. Tel: 079-25501201/02/05/06. Email: oio.ahmedabad@cioins.co.in
2	Bengaluru	Karnataka	Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel: 080-26652048/49. Email: oio.bengaluru@cioins.co.in
3	Bhopal	Madhya Pradesh, Chhattisgarh	Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462003. Tel: 0755-2769201/02/03. Email: oio.bhopal@cioins.co.in
4	Bhubaneswar	Odisha	62, Forest Park, Bhubaneswar – 751009. Tel: 0674-2596461/2596455/2596429/2596003. Email: oio.bhubaneswar@cioins.co.in
5	Chandigarh	Punjab; Haryana excluding Gurugram, Faridabad, Sonapat & Bahadurgarh; Himachal Pradesh; J&K; Ladakh; Chandigarh	Jeevan Deep Building, SCO 20-27, Ground Floor, Sector-17A, Chandigarh – 160017. Tel: 0172-2706468. Email: oio.chandigarh@cioins.co.in
6	Chennai	Tamil Nadu; Puducherry Town & Karaikal	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600018. Tel: 044-24333668/24333678. Email: oio.chennai@cioins.co.in
7	Delhi	Delhi; Gurugram, Faridabad, Sonapat & Bahadurgarh	2/2A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110002. Tel: 011-46013992/23213504/23232481. Email: oio.delhi@cioins.co.in
8	Guwahati	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland & Tripura	Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001. Tel: 0361-2632204/2602205/2631307. Email: oio.guwahati@cioins.co.in
9	Hyderabad	Andhra Pradesh, Telangana, Yanam & part of Puducherry	6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, Hyderabad – 500004. Tel: 040-23312122/23376991/23376599/23328709/23325325. Email: oio.hyderabad@cioins.co.in
10	Jaipur	Rajasthan	Jeevan Nidhi-II Building, Ground Floor, Bhawani Singh Marg, Jaipur – 302005. Tel: 0141-2740363. Email: oio.jaipur@cioins.co.in
11	Kochi	Kerala, Lakshadweep, Mahe (Puducherry)	10th Floor, Jeevan Prakash, LIC Building, Opp. Maharaja's College Ground, M.G. Road, Kochi – 682011. Tel: 0484-2358759. Email: oio.ernakulam@cioins.co.in

12	Kolkata	West Bengal, Sikkim, Andaman & Nicobar Islands	Hindustan Building Annexe, 7th Floor, 4 C.R. Avenue, Kolkata – 700072. Tel: 033-22124339/22124341. Email: oio.kolkata@cioins.co.in
13	Lucknow	Specified districts of Uttar Pradesh	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow – 226001. Tel: 0522-4002082/3500613. Email: oio.lucknow@cioins.co.in
14	Mumbai	Mumbai Metropolitan Region, excluding specified wards covered by Thane and excluding Navi Mumbai	3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), Mumbai – 400054. Tel: 022-69038800/27/29/31/32/33. Email: oio.mumbai@cioins.co.in
15	Noida	Uttarakhand and specified districts of Uttar Pradesh	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Gautam Buddha Nagar, U.P. – 201301. Tel: 0120-4027589. Email: oio.noida@cioins.co.in
16	Patna	Bihar, Jharkhand	2nd Floor, Lalit Bhawan, Bailey Road, Patna – 800001. Tel: 0612-2547068. Email: oio.patna@cioins.co.in
17	Pune	Goa and Maharashtra excluding Navi Mumbai, Thane, Palghar, Raigad & Mumbai Metropolitan Region	Jeevan Darshan Building, 3rd Floor, C.T.S. Nos. 195-198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel: 020-24471175. Email: oio.pune@cioins.co.in
18	Thane	Navi Mumbai, Thane, Raigad, Palghar and specified Mumbai wards: M/East, M/West, N, S & T	Jeevan Chintamani Building, 2nd Floor, Vasantnao Naik Mahamarg, Thane (West) – 400604. Tel: 022-20812868/69. Email: oio.thane@cioins.co.in

For the latest jurisdiction, contact details and other information, customers may refer to the official website of the **Council for Insurance Ombudsmen (CIO)**: <https://www.cioins.co.in/>