



RICHCREDIT FINANCE PRIVATE LIMITED

CLIENT GRIEVANCE POLICY

Introduction:-

Customer satisfaction is necessary for consistent business growth and success of any organization. This is also necessary towards widening the customer base and retaining of existing customers. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism is aimed at helping identification of shortcomings in product features and service delivery. Richcredit Finance Private Limited aims to satisfy its customers and delight them with its services. The aim of the policy is to design an effective customer redressal system.

Objective:-

- To provide timely resolution/solution to issues/complaints of the customer to make them satisfied and ensure long term association with them.
- To comply with Fair Practices Code set out by regulator, self-regulatory organization and Richcredit Finance Private Limited Code of Conduct so that the clients are protected against, fraud, deception, or unethical practices.

Nature of Grievance:-

Fair Practices

Issue related to regulatory compliances, protection of clients against Fraud by staff, Misinterpretation, Deception and Unethical Practices (including staff asking for commission, bribe, undue favours etc.). Also maintaining clients' Dignity/confidentiality/Privacy.

Service Delay

Issue relating to documentation like, sending duplicate copies/photocopies of documents entered into with Customers, balance confirmation certificates, loan closed but No-Dues Certificate (NDC) not provided after request, No Objection Certificate (NOC) for further equity infusion/change in constitution documents/availing of further debt facilities within reasonable timeline, Loan performance and closure not periodically and correctly updated in CIBIL, statement of accounts, TDS issues, release of collateral etc. within reasonable timeline.

Others

Any other Issue not falling in above mentioned categories.

Mode of Complaint

Customers can give their complaints in writing, e-mail –

Richcredit Grievance Redressal Officer (GRO) Details:

Name: Mrs. Sarika

Address: 1/50, 2ND FLOOR, GANGA APPARTMENT, Lalita Park, Laxmi Nagar, Delhi-110092

Email: grievance.redressal@richcredit.in

Phone: +91-8287720485

The GRO may be reached on the number provided above anytime between 10:00 and 19:00 from Monday to Saturdays except public holidays or through the e-mail address above. The GRO shall endeavor to resolve the grievance within a period of (14) fourteen days from the date of receipt of a grievance.

Richcredit Nodal Officer Details:

Name: Mrs. Monisha Modak

Address: 1/50, 2ND FLOOR, GANGA APPARTMENT, Lalita Park, Laxmi Nagar, New Delhi, Delhi, 110092

Email : info@richcredit.in

Phone: +91-9212377844

If the Borrower does not receive a response from the GRO within 14 (fourteen) days of making a representation, or if the Borrower is not satisfied with the response received from the GRO, the Borrower may reach the Nodal Officer anytime between 10:00 to 19:00 from Monday to Saturdays except public holidays or write to the Nodal Officer.

Customers can also register their grievances by submitting a duly filed in 'Grievance Redressal Form' as specified in Annexure I to this policy.

Annexure 1: Grievance Redressal Form**Richcredit Finance Grievance / Complaint Form****Name of Entity:****Loan Account No (If Any):****Address:****Contact Person:****Contact Number:****Details of Previous Complaint (If Any)****Details of Grievance / Complaint**

Signature of Customer

(With Company Seal and Sign)

Signatory Name:

Annexure 2

Address and area of operation of the NBFC

S. N.	Centre	Address of the Office of NBFC	Area of Operation
1	New Delhi	1/50, 2ND FLOOR, GANGA APPARTMENT, LALITA PARK, LAXMI NAGAR, EAST DELHI-110092	Delhi NCR

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