

Grievance Redressal Policy For Loan Disputes

We are committed to addressing all grievances effectively and transparently. Our escalation framework ensures that your concerns are addressed in a structured manner at various levels of authority, if needed. Please follow the escalation steps outlined below:

First Level of Escalation: Initial Query Complaint

If you have a concern, your first point of contact is our **Initial Query Complaint**. They are equipped to resolve most issues quickly and efficiently.

How to Contact

- **Phone:** [04324-234764]
- **Need to submit** [Email/Submit Query](#)
- **Office Hours:** Monday to Saturday, 9:30 AM to 5:30 PM(Excluding Public Holidays)

Expected Resolution Time

You will receive an acknowledgment of your grievance within **10 working days**.

Second Level of Escalation: Customer Service Manager(Complaint Escalation)

If you have a concern, your first point of contact is our **Customer Service Manager**. They are equipped to resolve most issues quickly and efficiently.

How to Contact

- [Submit Customer Escalation](#)

Expected Resolution Time

You will receive an acknowledgment of your grievance within **10 working days**.

Third Level of Escalation: Grievance Redressal Officer

If you are not satisfied with the resolution provided by the **Grievance Redressal Officer**, or if your issue remains unresolved after 3 working days, you can escalate the matter to our **Grievance Officer**.

How to Contact

- **Contact Person : P. Mahalakshmi**
- **Phone:** [04324-234674]
- [Submit GRO Escalation](#)

Expected Resolution Time

You will receive a response within 10 **working days**.

Fourth Level of Escalation: Principal Nodal Officer

If your issue is still unresolved or if you are dissatisfied with the response from the Grievance Officer, you may escalate the matter to the **Principal Nodal Officer**.

How to Contact

- [Send an Email](#)
- **Office Hours:** Monday to Saturday, 9:30 AM to 5:30 PM

Expected Resolution Time

The **Principal Nodal Officer** will review your case thoroughly and respond within **10 working days**.

The company shall ensure that all complaints received are recorded and resolved, and shall also implement an effective monitoring and escalation mechanism to the responsible senior functionary to ensure that no complaint remains unresolved. The unit shall be responsible for providing adequate resolution to all escalated complaints received at their end.

Complaints shall be resolved in a proper and time-bound manner, with detailed communication to the customer. If the resolution requires additional time, an interim response acknowledging the complaint shall be issued.

If your complaint or dispute is not redressed within one month, you may file

- Complaint with RBI on <https://cms.rbi.org.in>.
- Complaint can also be filed in physical mode to:

'Centralised Receipt and Processing Centre (CRPC)'

Reserve Bank of India,

Central Vista, Sector 17

Chandigarh 160017