


<b>AMBIT FINVEST PRIVATE LIMITED (AFPL)</b>	 <b>AMBIT Finvest</b> Pragati ke partner
<b>Grievance Redressal Policy</b>	



### Document Control

Item	Description
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
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## 1. Background:

Ambit Finvest Private Limited (hereafter referred to as ‘the AFPL’/ ‘the Company’) is a private limited company incorporated under the provisions of the Companies Act, 1956 and is a Reserve Bank of India (RBI) registered Systemically Important Non-Deposit Accepting or Holding Non-Banking Financial Company (“NBFC-NDSI”). The Company has become a “Systemically Important” Non- Deposit Accepting or Holding Non-Banking Financial Company effective from September 01, 2018.

The Company is a subsidiary of Ambit Private Limited.

The Company as a service organization focuses on good customer service and enhancing level of satisfaction as a prime concern. The grievance mechanism is aimed to provide quality service in the shortest possible time ensuing prompt redressal of customer complaints and grievances. It also deals with the issues relating to the services provided by the outsourcing agency.

Customer complaints constitutes an important voice/ feedback of the customer and hence this Grievance Redressal Policy (Policy) aims at laying down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.


## 2. Objective

This Policy is formulated to provide the efficient customer service support through a laid down procedure. In order to make Grievance Redressal more meaningful and effective, a structured system has been built up towards such an end. This system would ensure that the redressal sought is just and fair, and within the given framework of rules and regulations.

## 3. Grievance Redressal Mechanism

A customer may lodge a complaint on phone (to be supported in writing), in writing or through e-mail means, if he/she is not satisfied with the services provided by AFPL. The Company shall also resolve the issue relating to services provided by the outsourced agency of the Company. In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

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## A. Registration of Complaints

Lodge of complaint - Customers can visit any Branch of the Company or the Corporate Office for registration of their complaints/grievances. Oral complaints, if any should be followed by submission of a written complaint. The customer is advised to take an acknowledgment of the receipt with date from the respective personnel he/she is handing over the complaint letter.

Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

Email / Letter - Customers can also send their directly grievance through their registered email address to the Company at [grievance.sf@ambit.co](mailto:grievance.sf@ambit.co) (For Structured Finance Division) and [grievance.sme@ambit.co](mailto:grievance.sme@ambit.co) (For SME Finance Division) or write to Grievance Redressal Officer (GRO) at the below mentioned address:

<b>Grievance Redressal Officer</b>
Name: Mr. Vaseem Khan
E-mail: <a href="mailto:vaseem.khan@ambit.co">vaseem.khan@ambit.co</a>
Telephone: +91 22 6841 0000
Fax: +91 22 6841 0000
Address: A 506-A510, Kanakia Wall Street, Andheri-Kurla Road, Chakala, Andheri East, Mumbai- 400093


Customers shall ensure that they quote their application no. / sanction no. / loan account no. in their correspondence with the Company regarding their complaint.

Anonymous complaints will not be considered in terms of this Customer Grievance Redressal Mechanism.

## B. Time Frame

All grievances shall be heard and disposed off by a person at least one level higher to the person / designation against / relating to whom the grievance is made. After examining the matter, it will be the Company's endeavor to provide the borrower/applicant with our final or other response, within a period of **one month** from the date of receipt of such complaint / grievance.

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### C. Escalation Matrix

The acknowledgment of receipt of complaint/grievance would be provided to the customer by the same day or next working day for the complaint / grievance received on the mail id of “grievance.sf@ambit.co” for Structured Finance Division and “grievance.sme@ambit.co” in case of SME Finance Division. The acknowledgement would contain the expected time frame of the resolution which shall not be exceeding one month.

#### Level - I

If a customer is not satisfied with the response provided by the Branch officer or the complaint is not addressed within 15 days from its receipt, the customer can escalate the issue to:


<b>Grievance Redressal Officer</b>
Name: Mr. Vaseem Khan
E-mail: <a href="mailto:vaseem.khan@ambit.co">vaseem.khan@ambit.co</a>
Telephone: +91 22 6841 0000
Fax: +91 22 6841 0000
Address: A 506-A510, Kanakia Wall Street, Andheri-Kurla Road, Chakala, Andheri East, Mumbai- 400093.

#### Level – II

If a customer is not satisfied with the response provided or if the complaint is not addressed within 25 days of escalation to the respective Grievance Redressal Officers the customer can escalate the issue directly to the Chief Operating Officer (COO) of the Company at below contact details:

Mr. Sanjay Dhoka - COO & CFO	
Email: <a href="mailto:sanjay.dhoka@ambit.co">sanjay.dhoka@ambit.co</a>	
Telephone: +91 22 <a href="tel:68601850">68601850</a>	
Fax: +91 22 3043 3020	
Address:	
Ambit House, 449, Senapati Bapat Marg, Lower Parel, Mumbai 400013	A506-A510, Kanakia Wall Street Andheri-Kurla Road, Chakala, Andheri (East) Mumbai 400093

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### Level – III

In case customer still have any grievance with the service or redressal provided by the Company is not redressed within a period of one month, he/she can also approach or appeal to Officer-in-Charge of the Mumbai Regional Office of the Department of Non Banking Supervision of Reserve Bank of India at below details:.

The Officer-In-Charge,  
 Department of Non-Banking Supervision,  
 Reserve Bank of India,  
 Mumbai Regional Office, 3<sup>rd</sup> Floor,  
 Rear Wing, Byculla, Mumbai-400008


Level – IV: Nodal Officer for the purpose of Grievances as per Ombudsman Scheme:

If the complaints as per RBI ombudsman Scheme is not redressed satisfactorily within 30 working days, aggrieved customers may write directly to the office of the Ombudsman of their respective region. Region wise contact details of Ombudsman are as under


### Address and Area of Operation of NBFC Ombudsman

Sr No	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : nbfcchennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2.	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022 Telephone No :	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu

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		23028140 Fax No : 23022024 Email : nbfcumbai@rbi.org.in	
3.	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : nbfcnewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : nbfcokolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

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**Details of Nodal Officer and Principal Nodal Officer of the Company for its various Branches**

Branch and Address	Nodal Officer	Contact No	Principal Nodal Officer	Contact No
<b>Centre: Chennai</b>				
<b>Bangalore</b> Office No 3, First Floor, Empire Infantry, Infantry Road, Bangalore – 560001	Shivshankar Chatterjee	Mobile Number: - 9324934044  Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a>	Vaseem Khan	Mobile Number: - 9324934055  Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a>
<b>Vijaywada</b> D.No:40-6/2-13, 1st Floor, Kanakamedala Seshagiri Rao Street, Revenue Colony, Moghalrajpuram, Vijayawada 520010, Andhra Pradesh	Shivshankar Chatterjee	Mobile Number: - 9324934044  Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a>	Vaseem Khan	Mobile Number: - 9324934055  Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a>
<b>Hyderabad</b> D.No : 1-10-75/1/1, Office Premise No 304, 3rd Floor, Saptagiri Tower, Begumpet, Hyderabad, Telangana, India 500016	Shivshankar Chatterjee	Mobile Number: - 9324934044  Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a>	Vaseem Khan	Mobile Number: - 9324934055  Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a>
<b>Chennai</b> East West Centre, 1st Floor, 128, Nelson Manikam Road, Chennai-600029	Shivshankar Chatterjee	Mobile Number: - 9324934044  Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a>	Vaseem Khan	Mobile Number: - 9324934055  Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a>



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<p><b>Salem</b> Jayam Arun Plaza, No. 30/1, First Floor, Advaidha Ashram Road. Alagapuram, Salem - 636016</p>	<p>Shivshankar Chatterjee</p>	<p>Mobile Number: - 9324934044</p> <p>Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a></p>	<p>Vaseem Khan</p>	<p>Mobile Number: - 9324934055</p> <p>Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a></p>
<p><b>Madurai</b> 38 &amp; 38/2, Krishnarayar, Theppakulam Street, Madurai- 625001, Tamil Nadu</p>	<p>Shivshankar Chatterjee</p>	<p>Mobile Number: - 9324934044</p> <p>Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a></p>	<p>Vaseem Khan</p>	<p>Mobile Number: - 9324934055</p> <p>Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a></p>
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<p><b>Mumbai</b> 223 The Summit Business Bay, Behind Guru Nanak Petrol Pump, Opp Cinemax, Off Andheri Kurla Road, Near Western Express Highway, Andheri East, Mumbai- 400093</p>	<p>Shivshankar Chatterjee</p>	<p>Mobile Number: - 9324934044</p> <p>Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a></p>	<p>Vaseem Khan</p>	<p>Mobile Number: - 9324934055</p> <p>Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a></p>
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**Grievance Redressal Policy**

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<b>Rajkot</b>	Shivshankar	Mobile Number: -	Vaseem	Mobile Number: - 9324934055

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<b>Delhi</b> DSM 352-354, 3rd Floor, DLF Tower, Shivaji Marg, Moti Nagar, New Delhi 110015.	Shivshankar Chatterjee	Mobile Number: - 9324934044  Email ID: <a href="mailto:nodalofficer.sme@ambit.co">nodalofficer.sme@ambit.co</a>	Vaseem Khan	Mobile Number: - 9324934055  Email ID: <a href="mailto:principalnodalofficer@ambit.co">principalnodalofficer@ambit.co</a>
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**Grievance Redressal Policy**

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<b>Grievance Redressal Policy</b>	

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The Company shall prominently display the name and contact details along with email id of the Grievance Redressal Officer and the Nodal Officer/ Principal Nodal Officer and the salient features of the Ombudsman Scheme (in English, Hindi and Vernacular language) at all the branches of the Company. RBI Ombudsman Scheme is also available on the website of the Company. Any complaint on the grounds mentioned in Clause 8 of the RBI Ombudsman Scheme can be made to the Ombudsman appointed by RBI.

#### 4. Customer Grievance Register


The Complaints shall be registered in the Customer Grievance Register (CGR) maintained electronically and / or physically, and shall include full details of the complainant (name, address and contact details), date of receipt, fact of the complaint, category of complaint etc. The Operations Team shall maintain this Register either in hard copy or soft copy of customer complaints alongwith ageing analysis and complaints received from the Reserve Bank of India and shall be primarily responsible for closure of cusomter issues.

#### 5. Disclosures

A copy of this Policy shall be hosted on the website of the Company and shall also be displayed at all the branches of the Company.

A periodic statement of clients complaints/grievances will be presented to the Board for review, highlighting the summary of grievances received and status during the period under review.

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## 6. Review & Amendments

This policy shall be reviewed and updated periodically for any changes.

"In case any amendments issued by Reserve Bank of India in form of clarifications, circulars or guidelines or by any other name, which may not be consistent with the current provisions laid down under this Code, then the provisions of such amendments / clarifications, shall prevail upon the provisions contained in the RBI communication and the same shall stand amended accordingly effective from the date as laid down under such RBI communique."

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