

### Customer Grievances Redressal Detail

#### Option-1.

- Call the Branch Manager or visit the branch or inform the CRO about the complaint/inquiry/concern and register it in the branch complaint register

#### Option-2.

1. If you are not satisfied with the response from branch team or if you want to directly register your complaint at the HO, register your complaint with the customer grievance officer Iffat Khan at the below given number between 10am to 6pm on all working days

**Customer Grievance Redressal No. 7506071916**

2. If your complaint is not resolved within 1 week of registering it, please call back to follow up on the status. You will receive response within maximum next 5 days.

If your complaint is not resolved within one month:-

- Then, the customer may call **MFIN at 18002700317**
- If not satisfied then, the customer may contact the regional RBI office for their complaints

General Manager,  
Department of Non-Banking Supervision, RBI  
Mumbai Regional Office, 3rd Floor, Garment House, Near Dr. Annie Besant Road, Kareli Naka, Worli  
Mumbai-018  
E-mail-dnbs@rbi.org.in, PH- 022-24914755

### Customer Grievances Redressal Mechanism

1. Fino Finance Pvt. Ltd. provides its customers a direct helpline number to the centralised grievance officer. Any customer can call on the number during working hours and register her complaint. Depending on the nature of complaint, all complaints are investigated upon and resolved within specified timelines. A dedicated grievance officer is allocated to record all details pertaining to the complaint and to ensure that applicable escalation levels are intimated as per defined policy. The dedicated helpline number is communicated to the customers during CGT (Compulsory Group Training) and also printed on the loan passbooks issued to all customers. The customer grievance number is also displayed at the branch premises for customers' reference.
2. In order to ensure that customers are aware of the helpline number, BM also checks on sample basis, levels of customer awareness at the time of GRT (Group Recognition Test). BM may decide on conducting additional training for the group if awareness levels regarding the helpline number and overall CGRM process are not found to be satisfactory.
3. All the calls received at the helpline number are registered and a log is maintained. The calls are categorized into grievances and inquiries during the call.
4. The inquiries are closed immediately after providing necessary information to the caller. The grievances are escalated as per pre-defined escalation matrix and resolved in a time bound manner.
5. Following is the mechanism that is followed upon receiving a grievance on the helpline number:
  - a. On receiving the call, the essential details are captured about the complaint and the complainant as indicated below:-
    - i. Date of call
    - ii. Time of Call
    - iii. Customer Name
    - iv. Mobile No.
    - v. Loan Account No.
    - vi. UID No.
    - vii. Branch Name
    - viii. Center Name
    - ix. State
    - x. Product Name
    - xi. Complaint Details etc.
  - b. For the grievances/complaints:- depending on the type and nature of grievances as defined in the escalation matrix, the complaint is escalated to the appropriate authority
  - c. There are 3 levels of escalations with pre-defined TATs for each category of complaints.
  - d. Complaints are categorized on the following basis to define TAT:-
    - i. Communication and Transparency
    - ii. Inappropriate Collection Practices
    - iii. Breach of Privacy/Discrimination
    - iv. Staff Behaviour

- v. Unauthorised collection of charges/kickbacks
  - vi. Delay in services etc.
  - vii. JLG Insurance
  - viii. MSME Products
  - ix. Third Party Products
- e. The complaint is investigated by the appropriate authority as defined in the escalation matrix and resolved. The customer is informed of the resolution/status of grievance after which the call is closed.
- f. In case the customer is not satisfied with the resolution or no response is given to complainant even after a month of registering the complaint, the customer may contact MFIN in its Toll-free number 18002700317. This number is informed to the customer during CGT and also displayed at all the branch premises.
- g. In case the customer is not satisfied, they may contact the regional RBI office, the address and contact details of which is intimated to the customer during CGT and printed on the passbook/loan card. The regional RBI address and contact detail is also displayed at the branch premise for customers' convenience.