

Grievance Redressal Mechanism

GANESH LEASFIN PRIVATE LIMITED

Grievance Redressal Policy

Customer service is extremely important for sustained business growth and as an organization Ganesh Leasfin Private Limited (“Company”) strives to ensure that our customers receive exemplary service across different touch points.

PURPOSE

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

The Grievance Redressal policy follows the following principles:

1. Customers are treated fairly;
2. Complaints raised by customers are dealt with courtesy and in a timely manner;
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints;
4. The employees work in good faith and without prejudice, towards the interests of the customers.

INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS

The Company has invested in the best in class CRM system to ensure timely resolution of the grievances. The system captures the complaints; follows TATs based on the nature of the query and escalates issues on the basis of predefined TATs and as per the escalation matrix.

Once captured in the CRM system, the customer care will be responsible for resolution of complaint/grievance to the customer’s satisfaction within a period of fourteen (14) working days. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with the resolution, (s)he can escalate the issue through the grievance redressal mechanism as referred below.

TIME FRAME

Suitable timelines of fourteen (14) working days have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

REVIEW AND MONITORING

Periodic review of monitoring of complaints, TATs, nature of complaints will be done to ensure that process loopholes, if any, are plugged and trends are checked.

TOUCH POINTS

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The customer can raise their concerns pertaining to the Ganesh Leasfin Pvt Ltd and Moneyloji Mobile Application(hereinafter referred as “Platform”) or to the lender who provides loan to the customer through the Platform in the following matters:

GRIEVANCE REDRESSAL MECHANISM OF THE PLATFORM

Customer can raise their concerns pertaining to the Platform, EMI schedule, Facility Type, Processing Fee and / or any other charges or any other concern related to the product to authorised representatives of the Company as below.

a. Grievance Redressal Officer

Customers are requested to address all their grievances at the first instance to the Grievance Redressal Officer. The contact details of the Grievance Redressal Officer are:

Mr. Atul Kumar

Designation: Assistant Vice President

Address: Ganesh Leasfin Private Limited,
901, 9th Floor DLF City Court, MG Road

Near Sikanderpur Metro Station Gurgaon Haryana-122002

Contact: 0124-4284901

Email: atul@moneyloji.com

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

b. Nodal Officer

If the customer does not receive a response from the Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the customer is not satisfied with the response received from the Grievance Redressal Officer, the customer may reach the Nodal Officer on the number below anytime between 10:00 to 19:00 from Monday to Saturday except public holidays or write to the Nodal Officer at the e-mail address below. The contact details of the Nodal Officer are provided below.

Mr. Ashok Kumar Ajmani
Designation: Director
Address: Ganesh Leasfin Private Limited,
901, 9th Floor DLF City Court, MG Road
Near Sikanderpur Metro Station Gurgaon Haryana-122002

Contact: 0124-4284902
Email: ashok.ajmani@ganeshleasfin.com

c. Regional office-Reserve Bank of India

If the customer does not receive a response from the Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the customer is not satisfied with the response received from the Nodal Officer, the customer may approach the Regional Office of Reserve Bank of India, New Delhi. The contact details of the Regional Office of Reserve Bank of India, New Delhi are provided below.

Officer In-charge
Reserve Bank of India
Department of Supervision
6, Sansad Marg, New Delhi-110001

Contact Nos.011-23714456/23452429
E-mail: dnbsnewdelhi@rbi.org.in