CUSTOMER GRIEVANCE REDRESSAL POLICY

Alwar General Finance Company Private Limited (AGFC) is committed to serving its customers and has formulated this Grievance Redressal Policy to ensure effective resolution of all complaints, in line with the RBI Fair Practices Code for Non-Banking Financial Companies. The policy provides a structured approach, review mechanism, and timely resolution process for addressing customer grievances. Its objective is to bridge any gap between promised and delivered service levels. This policy also covers all queries and feedback received from AGFC's customers.

AGFC encourages customers to provide feedback and raise complaints in respect to our services and we aim to improve the quality of our products and services. Customers can share their complaints in writing via email, calls, letters and visit to our customer support team based at our registered office.

Customers are advised to make use of our tiered redressal mechanism. We have put in place a very robust and customer friendly structure to ensure that all complaints are resolved in a timely and effective manner.

GRIEVANCE POLICY PRINCIPLES

- The prime objective of AGFC is customer satisfaction.
- Timely resolution of all queries and complaints are necessary for business growth.
- All employees of AGFC shall work in Customer's best interests.
- The details of the grievance redressal system shall be displayed on AGFC's place of business and on its website.
- Continual evolvement of redressal mechanisms for the resolution of customer grievances.

TRAINING OF THE CUSTOMER SERVICE TEAMS

The team at AGFC undergoes regular trainings on handling customer grievance and handling queries. All relevant prevailing laws of the lending are being taught in respect to customer grievance handling to ensure the team is up to date on all compliance aspects. We are focused at timely and quick resolution of all queries and grievances received and we seek feedback from all our customers to ensure our systems and mechanisms improve with time. We intend to improve with every interaction with our customers.

UPDATING AND ANALYSIS

AGFC analyses all complaints received through various mediums and ensure we improve with each complaint received. Our internal systems are built in a way to capture all grievances and timely analysis is done bring out a permanent solution to each complaint received. We believe in analyzing the root cause of the issue and resolve it permanently thus ensuring improved and enhanced customer experience.

PROCESS OF COMPLAINTS REGISTRATION

We encourage feedback and thus we have created the following tiered escalation system for our customers-

- **Level-1**
  We request the customer to-
  - Write to us at info@agfcpl.com or call us at **0144-2704769** to submit your query
  - Business hours are between 10.30 AM to 6.00 PM Indian times, Monday through Saturday (except public holidays).

  Acknowledgement-
  - Turnaround time- First response to any query/complaint is provided within 48 business hours of receipt of complaint. Any follow-up question is answered within next 48 business hours on receipt of follow up mail

- An auto acknowledgement is sent to the customers through a system generated or manual e-mail.
- Our customer service teams then work on resolution of the complaint and take appropriate action required for resolution.
- The customer will be kept informed of the action taken and the progress of the resolution of the complaint.

Customer Grievance Redressal Escalation-
In case the customer is not satisfied with the resolution provided at Level 1, they may escalate the complaint to the next level, mentioned below.

Level-2
Grievance Redressal Officer- Ms. Radha Agarwal
Email- info@agfcpl.com
Mailing Address- 148, Navjeevan Tower, 3rd floor, Alkapuri, Alwar, Rajasthan, Pin-301001

Turn-around time- Response to all escalated complaints are provided within 36 business hours of receipt of complaint. Any response arising from our initial response is answered within 5 business days.

AGFC undertakes that all complaints from its customers shall be resolved within a period of one month from the day the complaint is made.

If the resolution of complaint is delayed beyond 1 month of receipt, or the Customer is not satisfied with the reasons of delay conveyed to him/ her, then He/ She may file a complaint with NBFC ombudsman through the complaint lodging portal of the ombudsman at https://cms.rbi.org.in or through the e-mail or physical mode at following address:

Centralised Receipt and Processing Centre
Reserve Bank of India
4th Floor, Sector 17,
Chandigarh – 160017
Toll Free No. 14448 (9:30 am to 5:15 pm)
E-mail: CRPC@rbi.org.in