

ACHIEVERS FINANCE INDIA LMTD
(formerly known as Achiievers Finance India (P) Ltd)

Grievance Redressal Policy

“Customer Grievance Redressal” is key in proper rendering of services in any service organisation. It augments the ‘Customer Service’ at Branches to the organisation by providing real feed-back on efficacy of service norms designed and prescribed therefrom. This policy document, therefore, deals with how the ‘Customer Grievances’ received by the Company will be dealt with, by whom, within what time-frame. A record of all Customer Grievances will be maintained by the Company in such form as is feasible and all grievances will be reported to the Board along with details of steps taken for redressal thereof.

Modes of receiving grievances:

- **Physical:** For collating all customer complaints / grievances, Achiievers Finance India LmtD (“**Achiievers**”/ “**Company**”) will make available Complaint register at each Branch. The Branch Managers will be responsible to gather any such Grievance/s received and as found necessary seek assistance from Cluster Head or Head - Operations to resolve all such Grievances raised, satisfactorily and within time-lines indicated in this policy.
- **On the website:** The Company’s website www.achieversfinance.com has details of Customer Care number and email id where client can register their complaints. All such grievances will be addressed by Head - Customer Care by involving necessary personnel, again within the turnaround times indicated hereunder.

Nature of Grievances:

While it may be difficult to pre-empt all grievances that customers may raise, some common ones that can be expected are in the nature of the following, viz

- Non-issuance of Loan Account statement;
- Non-receipt of Part / Full Payment OR refusal to issue acknowledgement / receipt;
- Non-issuance of Repayment Schedule;
- Non-acceptance of a Pre- Closure Request;
- Non-acceptance of change wrt. Address/ Email ID/ Contact No. etc.;
- Non-issuance of Provisional Interest Certificate for Income Tax Purposes;
- Non-issuance of Photocopy of documents, loan agreements and related documents;
- Non-issuance of List of documents;
- Non-issuance of No dues certificate after loan closure;
- Non-issuance of original documents, defaulting in removal of creation of pledge.
- Not addressing Interest & other charge related queries;
- Not informing of change in EMI pursuant to increase / decrease in loan/ROI or failure to provide any other information sought;
- Incorrect reporting of delinquency in the loan;
- Related to Credit information Report

Redressal process:

Customers will be asked to contact the concerned Branch Manager within working hours of 9:00 am to 6:00 pm (Monday to Saturday). Branch Manager will be the pivotal figure, responsible for

resolving all customer related queries and may for that purpose seek help and support from concerned personnel and seek resolution thereof. The Branch Manager will be the point of contact with Customers and shall communicate with the Complainant/s as required. If any resolution of complaint needs additional time, we will inform the customer/regulator for the reasons of delay in resolution and provide expected time-lines for resolution of the issue. All complaints resolutions will be closed within a maximum period of 14 days.

Escalation of complaints:

If a customer is not satisfied with the resolution provided through various channels, the customer can escalate the issues by writing letters to the Registered Office of the Company at 32/A, Diamond Harbour Road, Sakherbazar, Kolkata- 700008 or by sending email at info@achieversfinance.com. All complaints resolutions will be closed within a maximum period of 07 days.

Further escalation to regulator:

If the customer is not satisfied with the resolution received or if the customer does not hear from us within 21 days, then he/she may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in> or send your complaint form to the below mentioned address:

Centralised Receipt and Processing Centre

<https://cms.rbi.org.in/>

Email: crpc@rbi.org.in

Toll free No. – 14448