AFFIRMATIVE FINANCIAL SERVICES PRIVATE LIMITED

Grievance Redressal Mechanism

OBJECTIVE

The Customer Grievance Redressal Mechanism is framed to provide best customer services.

PRINCIPLES

The Company shall have systems and procedures for receiving, registering and disposing of complaints and grievances in each of its offices. Apart from its offices, the company shall also implement grievance redressal through digital means.

The Board of Directors of the Company has laid down the appropriate grievance redressal mechanism within the organization to resolve complaints and grievances. Such mechanism shall ensure that all disputes arising out of the decisions of lending institutions' functionaries are heard and disposed of by an authorized representative.

Customer complaints constitute an important voice of a customer and following shall be guiding principles for dealing with customer complaints: -

> ➤ Customers shall be treated fairly at all times.
> ➤ Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
> ➤ Customers shall be informed of avenues to escalate their complaints, if required. They shall be made aware of their rights in cases where their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
> ➤ Employees and outsourced agencies shall work in good faith and without prejudice, with all customers.
> ➤ Customer shall be informed about the Company's procedure for handling complaints, fairly and quickly.

MECHANISM

If the customer wants to make a complaint, then the customers should be informed on the following:

  i.   How to do this
 ii.   Where a complaint can be made
iii.   How a complaint should be made
 iv.   When to expect a reply
  v.   Whom to approach for redressal
 vi.   What to do if the customer is not happy about the outcome.
vii.   Our staff shall help the customer with any queries the customer has.

If a complaint has been received in writing from a customer, we shall endeavourer to send him/her an acknowledgement / response within a week. The acknowledgement should contain the name & designation of the official who will deal with the grievance.

If the complaint is received over phone at our designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.

After examining the matter, we shall send the customer the final response or explain why it needs more time to respond and shall endeavourer to do so within 30 days of receipt of a complaint and he/she should be informed how to take his/her complaint further if he/she is still not satisfied.

In case of any complaint/grievance, the customer may contact our Corporate Office through any of the following channels:

Email ID: customercare@affirmative.co.in
Telephone: 022-66755755
Address: Plot No. 844/4, Shah Industrial Estate, Off New Link Road, Andheri (West)- 400 053

If you desire to escalate your Grievance/Complaint, please write to:

• **Mr. Amit Handa**
Email ID: amithanda@affirmative.co.in
Telephone: 022 66755700
Address: Plot No. 844/4, Shah Industrial Estate, Off New Link Road, Andheri (West)- 400 053

If the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the complainant may approach Reserve Bank of India at the following address:

Department of Non-Banking Supervision,
The Reserve Bank of India,
Mumbai Regional Office,
3rd Floor, RBI Building,
Opposite Mumbai Central Railway Station,
Byculla, Mumbai – 400 008
Telephone No.: 022 2308 4121 Fax No.: 022 2302 2011
Email: dnbsmro@rbi.org.in

REVIEW

The Grievance Redressal Committee of the Company shall periodically review the Customer Grievance Redressal Mechanism to ensure that process deficiencies, if any, are addressed. The Committee shall also periodically review the Statement of Complaints received, resolved and pending, along with reasons for the same.

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