

## **APTUS FINANCE INDIA PRIVATE LIMITED**

### **GRIEVANCE REDRESSAL POLICY**

#### **Grievance/ Complaints**

The Grievance redressal policy aims to reduce the instances of customer's complaints. The Company's policy on grievance redressal is based on the following.

1. Transparency to the customers about the company process at all times.
2. Escalation matrix for raising complaints by customers is detailed in this policy.
3. The Company also believes that a customer is the need of the day and any grievance/complaint will have an adverse negative impact on the strong structure, reputation and the goodwill that the company has built over years.

Customers have the following ways to register their complaints when they find inadequacy in the Aptus Finance India Private Limited's (Aptus Finance) services. The maximum turnaround time for resolution of all type of customer complaints shall be T + 30 days.

#### **Complaint Register:**

Every branch of Aptus Finance has been provided with a complaint register. Customers can lodge the complaint either by visiting the branch or by sending a written letter to the branch manager of the branch from which they have availed the loan. The complaint needs to be recorded in the complaint register kept at the branches. The Branch Manager would be the person responsible to handle customer grievances at the branch level.

If the complaint remains unsolved for 10 days or if the customer is not satisfied with the resolution provided by the branch manager, the customers can contact the Manager, Customer Care through any of the following means:

1. E-mail: Customers can e-mail their complaints to [customercare@aptusfinance.com](mailto:customercare@aptusfinance.com)
2. Letter: Customer can send their complaints in writing to "The Manager, Customer Care, Aptus Finance India Private Ltd, 8B, Doshi Towers, 205, P H Road, Chennai - 600010.
3. Phone: Customers can directly call Aptus Finance at 044- 45650030 and register their complaint.

If the query remains unsolved for 7 days or if the customer is not satisfied with the resolution provided by the Manager, Customer Care, the customers can contact the Grievance Redressal Officer (GRO) of the Company whose details are given below.

Name of the GRO: Mr. Siginamsetty Uday Venkata Kiran

Telephone: 044 45650037

Address: No. 8B, Doshi Towers, 8th Floor, No: 205, Poonamallee High Road, Kilpauk, Chennai 600 010,

E-mail: [venkatakiran.s@aptusindia.com](mailto:venkatakiran.s@aptusindia.com)



If the query remains unsolved for 7 days or if the customer is not satisfied with the resolution provided by the GRO, the customer may approach the Office of the NBFC Ombudsman, Chennai at the following address.

Office of the NBFC Ombudsman,  
C/o Reserve Bank of India  
Fort Glacis, Rajaji Salai,  
Chennai, Tamil Nadu – 600001.  
Phone no – 044 25395964  
Fax no – 044 25395488  
e-mail: [cms.nbfcochennai@rbi.org.in](mailto:cms.nbfcochennai@rbi.org.in)

The customers can also visit the Complaint Management System of the Reserve Bank of India at <https://cms.rbi.org.in/> and file a complaint if their complaints remain unresolved for more than 30 days from the date of lodging the complaint with Aptus Finance.

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