



PHF LEASING LIMITED GRIEVANCE REDRESSAL POLICY

1. Objective of Grievance Redressal Policy

Customer complaints constitute an important voice of customer, and Infinity Fincorp Solutions Private Limited has framed the Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Company's Grievance Redressal Policy fulfils the following principles:

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 within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
- To comply with the regulatory guidelines as required for this function.

2. Basis

The Grievance Redressal Mechanism Policy has been made as per Deposit taking Company (Reserve Bank) Directions, 2016("Master Directions") issued by Reserve Bank of India (RBI).

3. Grievance Redressal Mechanism process

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

A. Registration of Complaints.

- Branch - Customers can visit the Branch Office for registration of their grievances. Oral complaints, if any should be followed by submission of a written complaint;
- Email / Letter - Customers can send their grievance through email.

Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

4. ESCALATION MATRIX:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication. These modes will be adequately displayed on notice board of the Branch.

PHF LEASING LIMITED.



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A) Designated officer as may be identified by senior management in each of its branch offices as Nodal officer (NO).

B) If any customer is not satisfied with the resolution provided by the Nodal officer at the branch office, then escalation can be made to the Grievance Redressal Officer (GRO). His details are as follows:

NAME	CONTACT NUMBER	EMAIL ADDRESS
Mr. Kuldeep Bhandari	9872666613	kuldip@phfleasing.com

C) If any customer is not satisfied with the resolution provided by the Grievance Redressal officer at the branch office, then escalation can be made to the NBFC Ombudsman at the below mentioned address:

C/o Reserve Bank of India
RBI Byculla Office Building
Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008
STD Code: 022 Telephone No: 2300 1280 Fax No: 23022024
Email : nbfcomumbai@rbi.org.in

The NO shall be responsible, inter alia, for representing the covered NBFC before the Ombudsman and the Appellate Authority under the Scheme. The NO appointed at the Head Office of the NBFC shall be responsible for coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.

7. Monitoring

The customer complaints register along with ageing analysis and complaints received from the Reserve Bank of India.

8. Resolution of Complaints

The department heads are responsible jointly and severally for resolution provided by their teams and for closure of customer issues.