



**Dhani Loans and Services Limited**  
(formerly Indiabulls Consumer Finance Limited)

(CIN:U74899DL1994PLC062407)

**GRIEVANCE REDRESSAL POLICY**

(Reviewed and Approved by the Board as on 24/04/2019)

**Introduction**

The Dhani Loans and Services Limited (“DLSL”) as a service organization, imparting good customer service and enhancing level of customer satisfaction is our prime concern. Providing prompt and efficient service is essential to attract new customers, as well as to retain existing ones. We believe that increase in market share and building brand value is possible only by providing quality service in the shortest possible time ensuing prompt redressal of customer complaints and grievances.

The review mechanism for grievance redressal should help in identifying shortcomings in product features and service delivery.

This DLSL grievance redressal policy aims at ensuing prompt redressal of customer complaints and grievances. It also deals with the issues relating to services provided by the outsourced agency.

Our policy on grievance redressal follows the under noted principles:

- Customers shall be treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and without undue delay.
- Grievances of pensioners, physically challenged and senior citizens are dealt with on priority basis.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the company to their complaints.
- All complaints to be dealt efficiently and fairly as otherwise they can damage our reputation and business.
- Our employees would work in good faith and without prejudice to the interest of the customers.

In order to make Grievance Redressal Mechanism more meaningful and effective, a structured system has been built up towards such an end. This system would ensure

that the redressal sought is just and fair, and is within the given frame-work of rules and regulation.

However in relation to grievance redressal procedures, we have a dedicated email id displayed on our website to lodge any grievance by any customer if they want to do so - [grievance@dhani.com](mailto:grievance@dhani.com).

**1.** A complaint is an expression of dissatisfaction made to an organization, related to its products, or services, or the complaints' handling process itself, where a response or resolution is explicitly or implicitly expected.

The reason for customer complaint can be divided into two main categories:

- The behavioural aspects in dealing with customers.
- Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.

The customer has a right to register his complaint if he is not satisfied with the services provided. There are four ways to lodge a complaint - in person, by telephone, by mail/post or by e-mail/internet. Complaints received through all of these channels must be handled efficiently and swiftly. If customer's complaint is not resolved within the prescribed time frame or if he is not satisfied with the resolution provided by us, he can also approach the office of Non-Banking Ombudsman set up by RBI with his complaint.

## **2. Internal machinery to handle customer complaints/ grievances:**

### **2.1 Complaint Registration:**

A customer may lodge a complaint on phone, in writing or through electronic means, if he/she is not satisfied with the services provided by DLSL.

Arrangements for receiving complaints and suggestions are given hereunder.

Customer can also call through below mentioned help line nos to register his/her complaint or he/she may further escalate concern as per matrix given in Annexure-Escalation Grid. Whenever a complaint call or mail is received, sender receives a response back within three working days acknowledging his/her complaint.

### **Helpline Numbers are:**

You can reach out to our customer service centre between 8:00AM to 8:00PM	
Dhani Loans	0124-6165722
Dhani Credit Line	022-67737800

Further whenever any complaint is received in the form of a hardcopy i.e. through any letter etc, same is recorded in a register. In all such cases, our representative calls/contact customer at the earliest to find out the exact nature of his/her complaint.

In relation to all complaints received through regulators, we record all such complaints in a complaint register. After receiving and recording such complaints our representatives contact clients and also find out the facts of the complaint to resolve them on urgent basis.

## **2.2 Complaints in Person:**

A Complaint book is available at the branches. A customer can obtain it from the branch and record his/her grievances therein.

Customer may use complaint/visitors book kept at branch for any feedback/suggestions for improvement in our products and services.

## **2.3 Call Centre:**

Complaints can also be lodged at DLSL's Call Centre on below mentioned nos

### **Helpline Numbers are:**

You can reach out to our customer service centre between 8:00AM to 8:00PM	
Dhani Loans	0124-6165722
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Whenever a complaint call is received, sender receives a reply back confirming acknowledgement of his complaint.

## **2.4 Complaints through mail/e-mail:**

Customer can also submit complaint by post or through e-mail. Complaints received by e-mail shall be acknowledged by e-mail. Whenever a complaint call is received, sender receives a reply back confirming acknowledgement of his complaint. Complaints can also be lodged at DLSL's e-mail id: [grievance@dhani.com](mailto:grievance@dhani.com).

## **3. Resolution of Grievances:**

### **3.1 Grievances related to attitudinal aspects:**

Such complaints should be handled courteously, sympathetically and above all swiftly. Misbehaviour/rude behaviour with customers be treated at Zero tolerance level and immediate action is to be taken. DLSL, under no circumstances, tolerate misbehaviour of any degree by staff members.

### **3.2 Grievances relating to transactions /operations:**

Primarily, branch is responsible for the resolution of complaints/grievances in this category. Branch would be responsible for ensuring rectification of entry / transaction or satisfaction of customers. It is the foremost duty of the branch to see that the

complaint is resolved to the customer's satisfaction and if he is not satisfied, then to provide him with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they can refer the case to Head Office for guidance/resolution.

**3.3** In case customer is unhappy with the service or redressal provided by the DLSL, he/she can also approach the office of Non-banking Ombudsman set up by RBI for redressal. The contact details are displayed at each branch.

**3.4** Any person who has a grievance against the Company on any one or more of the grounds mentioned in Clause 8 of the Ombudsman Scheme for NBFCs issued by RBI on February 23rd, 2018 (for details visit <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018.pdf>) , may himself or through his authorised representative (other than an Advocate), make a complaint to the Ombudsman within whose jurisdiction the Branch/ Registered Office of the Company falls. The address and area of operation of Ombudsman is annexed to the policy and displayed at each branch.

#### **4. Time frame:**

Complaints are to be seen in the right perspective because these indirectly lead to continuous improvement in the working of the Company. Complaints received would be analyzed from all possible angles. DLSL will endeavour to send an acknowledgement within three working days of receipt. Complaint should be resolved maximum within 30 working days from the date of receipt.

Time matrix for dealing complaint redress process with escalation matrix for various natures of complaints has been given in Annexure- Escalation Grid. Departments/officials dealing with the customer complaints are required to strictly adhere to the same.

Periodical MIS on complaint is generated and circulated amongst the senior officials of the Company for their knowledge and further instructions, if any.

#### **5. Review Mechanism**

##### **5.1 Customer Service Review by Customers' Grievance / Risk Management Committee**

There is a specific service committee of the Management which periodically reviews major areas of customer grievances and measures taken to improve customer service.

The committee would also consider unresolved complaints/grievances and may offer its advice.

## **5.2 Nodal Officer for the purpose of Grievances as per Ombudsman Scheme:**

Aggrieved customers can write directly to the Principal Nodal Officer regarding their grievances at the following address:

To,  
Mr. Sanjeev Kashyap  
Chief Compliance Officer  
Dhani Loans and Services Limited  
Indiabulls House,  
448-451, Udyog Vihar,  
Phase-V, Gurugram- 122016 (Haryana)  
Ph.: 0124-6037111  
Email: [nodal@dhani.com](mailto:nodal@dhani.com)

## **6. Mandatory Display Requirements:**

DLSL provides:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer / Branch Heads.
- Code of DLSL's commitments to customers/Fair Practice code. .
- Salient features of Ombudsman Scheme and the name and contact details of the Ombudsman, who can be approached by the customer
- Display of comprehensive notice board/Booklet containing policies, documents advised by RBI and other authorities etc. relating to customer services for his/her information in Branches.

## **7. Interaction with customers:**

The DLSL recognizes that customer's expectation/requirement/ grievances can be better appreciated through personal interaction with customers by their staff. Many of the complaints arises on account of lack of awareness among customers about services offered and such interactions helps customers to avail such services and it reduces the no of queries/complaints at later stage.

## **8. Sensitizing operating staff for improvement in service & handling complaints:**

**8.1** Complaints occur very often due to lack of knowledge and awareness of the products and services. The Nodal Officer is required to give feedback on training needs of staff at various levels to the Central Training Centres.

**8.2** DLSL deal with customers from different segments, which may give rise to difference of opinion and areas of friction. To deal with customers with a positive attitude and a customer friendly behaviour, the selection of front line staff should be carefully done. With an open mind and a smile on the face, staff should be able to win the customer's confidence. Imparting soft skills required for handling irate customers, should be an integral part of the training programs. It would be the responsibility of the Nodal Officer to ensure that the internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels.

## ANNEXURE- Escalation Grid

<b>FIRST LEVEL</b>	<p>Customers are requested to visit, call or write to the nearest branch of DLSL.</p> <p>Name of Branch Head:            Contact details : Phone, email and full address:            Or send an email at <a href="mailto:support@dhani.com">support@dhani.com</a></p>																
<b>SECOND LEVEL</b>	<p>If not attended within 7 working days, lodge a complaint through customer help line nos mentioned below:</p> <p>You can reach out to our customer service centre between 8:00AM to 8:00PM</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Dhani Loans</td> <td style="text-align: right;">0124-6165722</td> </tr> <tr> <td>Dhani Credit Line</td> <td style="text-align: right;">022-67737800</td> </tr> </table> <p>Or send an email at <a href="mailto:grievance@dhani.com">grievance@dhani.com</a></p>	Dhani Loans	0124-6165722	Dhani Credit Line	022-67737800												
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<b>THIRD LEVEL</b>	<p>If the complaint is not resolved satisfactorily within 15 working days, customer can contact our principal nodal officer at:</p> <p>Mr. Sanjeev Kashyap            Chief Compliance Officer            Dhani Loans and Services Limited            Indiabulls House,            448-451, Udyog Vihar,            Phase-V, Gurugram- 122016 (Haryana)            Phone 0124-6037111, Email: <a href="mailto:nodal@dhani.com">nodal@dhani.com</a></p>																
<b>FOURTH LEVEL</b>	<p>If the complaint is not redressed satisfactorily within 30 working days, customer may directly write to the office of Ombudsman of their respective region. Region wise contact details of Ombudsman are as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">S. No.</th> <th style="width: 15%;">Centre</th> <th style="width: 40%;">Address of the Office of NBFC Ombudsman</th> <th style="width: 40%;">Area of Operation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td style="text-align: center;"><b>Chennai</b></td> <td>           C/o Reserve Bank of India,            Fort Glacis,            Chennai 600 001             STD Code: 044            Telephone No : 25395964            Fax No : 25395488            Email : <a href="mailto:nbfcochennai@rbi.org.in">nbfcochennai@rbi.org.in</a> </td> <td>Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry</td> </tr> <tr> <td style="text-align: center;">2.</td> <td style="text-align: center;"><b>Mumbai</b></td> <td>           C/o Reserve Bank of India            RBI Byculla Office Building            Opp. Mumbai Central Railway Station            Byculla, Mumbai-400 008             STD Code: 022            Telephone No : 23028140            Fax No : 23022024            Email : <a href="mailto:nbfcomumbai@rbi.org.in">nbfcomumbai@rbi.org.in</a> </td> <td>Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu</td> </tr> <tr> <td style="text-align: center;">3.</td> <td style="text-align: center;"><b>New Delhi</b></td> <td>           C/o Reserve Bank of India            Sansad Marg            New Delhi -110001         </td> <td>Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh, Himachal</td> </tr> </tbody> </table>	S. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation	1.	<b>Chennai</b>	C/o Reserve Bank of India, Fort Glacis, Chennai 600 001  STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : <a href="mailto:nbfcochennai@rbi.org.in">nbfcochennai@rbi.org.in</a>	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry	2.	<b>Mumbai</b>	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008  STD Code: 022 Telephone No : 23028140 Fax No : 23022024 Email : <a href="mailto:nbfcomumbai@rbi.org.in">nbfcomumbai@rbi.org.in</a>	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu	3.	<b>New Delhi</b>	C/o Reserve Bank of India Sansad Marg New Delhi -110001	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh, Himachal
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			STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : <a href="mailto:nbfconewdelhi@rbi.org.in">nbfconewdelhi@rbi.org.in</a>	Pradesh, and Rajasthan and State of Jammu and Kashmir
	4.	<b>Kolkata</b>	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001  STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : <a href="mailto:nbfcoolkata@rbi.org.in">nbfcoolkata@rbi.org.in</a>	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

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