

# **Grievance Redressal**

## **SINGI FINANCE PRIVATE LIMITED**

### **Grievance Redressal Policy**

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Customer service is extremely important for sustained business growth and as an organization SINGI FINANCE PRIVATE LIMITED (“Company”) strives to ensure that our customers receive exemplary service across different touch points.

#### **PURPOSE**

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

**The Grievance Redressal policy follows the following principles:**

1. Customers are treated fairly;
2. Complaints raised by customers are dealt with courtesy and in a timely manner;
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints;
4. The employees work in good faith and without prejudice, towards the interests of the customers.

#### **INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS**

The Company has invested in the best in class CRM system to ensure timely resolution of the grievances. The system captures the complaints; follows TATs based on the nature of the query and escalates issues on the basis of predefined TATs and as per the escalation matrix.

Once captured in the CRM system, the customer care will be responsible for resolution of complaint/grievance to the customer’s satisfaction within a period of (15) working days. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with the resolution, (s)he can escalate the issue through the grievance redressal mechanism as referred below.

## **TIME FRAME**

Suitable timelines of (15) working days have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

## **REVIEW AND MONITORING**

Periodic review of monitoring of complaints, TATs, nature of complaints will be done to ensure that process loopholes, if any, are plugged and trends are checked.

## **TOUCH POINTS**

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The customer can raise their concerns pertaining to the Singi finance and Singi Finance Mobile Application (hereinafter referred as "Platform") or to the lender who provides loan to the customer through the Platform in the following matters:

## **GRIEVANCE REDRESSAL MECHANISM OF THE PLATFORM**

Customer can raise their concerns pertaining to the Platform, EMI schedule, Facility Type, Processing Fee and / or any other charges or any other concern related to the product to authorised representatives of the Company as below.

### **a. Grievance Redressal Officer**

Customers are requested to address all their grievances at the first instance to the Grievance Redressal Officer. The contact details of the Grievance Redressal Officer are:

**Ms. Bhalodiya Dakshaben Nikunjbhai**

**Address : SINGI FINANCE PRIVATE LIMITED,  
Shop No.S-116, First Floor, Gate No.2,  
Marketing Yard, Bedi,  
Rajkot 360003**

**Contact : +91 7371 999 909**

**Email : Info@singifinance.com**

The Grievance Redressal Officer may be reached on the number provided above anytime between 10:00 to 19:00 from Monday to Saturday except public holidays or through the e - mail address above. The Grievance Redressal Officer shall endeavour to resolve the grievance within a period of (15) days from the date of receipt of a grievance.

**b. Nodal Officer**

If the customer does not receive a response from the Grievance Redressal Officer within 15 days of making a representation, or if the customer is not satisfied with the response received from the Grievance Redressal Officer, the customer may reach the Nodal Officer on the number below anytime between 10:00 to 19:00 from Monday to Saturday except public holidays or write to the Nodal Officer at the e-mail address below. The contact details of the Nodal Officer are provided below.

**Ms. Bhalodiya Nikunjibhai Amarshibhai**

**Address : SINGI FINANCE PRIVATE LIMITED,  
Shop No.S-116, First Floor, Gate No.2,  
Marketing Yard, Bedi,  
Rajkot 360003**

**Contact : +91 7371 999 909 / +91 97244 25403**

**Email : singifinance@gmail.com**

**GREVIANCE REDRESSAL MECHANISM OF THE LENDER**

**Lending Partner**

**Singi Finance Private Limited**

For all grievances against the Lender also refer to the Grievance Redressal Policy link sent in the welcome e-mailer.

The customer can lodge a complaint related to unauthorized acceptance of deposits/schemes of various kind and fake emails at <https://sachet.rbi.org.in/home/index>