



## **Complaints and Grievances Policy**

- a. The Company would strive for customer satisfaction within the framework of law, adopted policies and procedures.
- b. The Customer can call the toll Free no 1800121001122 and record his / her own grievance
- c. The Customer can also whats app his/her grievance at 9625382676
- d. Alternatively In case of any grievance, the customer may approach the In- Charge of the business location where he / she had his / her account and register the complaint in the 'Complaint Register' available with the In-Charge. On registering the complaint, the customer should obtain complaint number and date for future reference.
- e. Company shall endeavour to resolve the complaint within 6 weeks of receipt of complaint.

In case of any grievance, please write to the Principal Officer of Sarvjan India Fintech Pvt Limited at the following address:

Principal Officer,  
Sarvjan India Fintech Pvt Ltd,  
35, Lower Ground Floor,  
Priya Cinema complex,  
Basant Lok Community Centre  
Vasant Vihar.  
New Delhi. 110057

The complaint can also be e-mailed at [connect@sarvjan.com](mailto:connect@sarvjan.com)

In case you do not receive response from the Company within reasonable time or are dissatisfied with response received, you can approach the Reserve Bank of India at the following address:

#### **GROUNDS OF COMPLAINT**

1) Any person may file a complaint with the Ombudsman having jurisdiction, on any one of the following grounds alleging deficiency in services :

- a) Non-payment or inordinate delay in the payment of interest on deposits;
- b) non-adherence to the Reserve Bank directives, if any, applicable to rate of interest on deposits;
- c) Non-repayment or inordinate delay in the repayment of deposits;
- d) Non-presentation or inordinate delay in the presentation of post-dated cheques provided by the customer;
- e) Failure to convey in writing, the amount of loan sanctioned along with terms and conditions including annualised rate of interest and method of application thereof;
- f) Failure or refusal to provide sanction letter/ terms and conditions of sanction in vernacular language or a language as understood by the borrower;
- g) Failure or refusal to provide adequate notice on proposed changes being made in sanctioned terms and conditions in vernacular language as understood by the borrower;
- h) Failure or inordinate delay in releasing the securities documents to the borrower on repayment of all dues;
- i) Levying of charges without adequate prior notice to the borrower/ customer;

The Ombudsman,  
C/o Reserve Bank of India,  
Sansad Marg, New Delhi -110001  
STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19

**General**

- a. The Company may verify the details mentioned by the customer in the loan application by contacting him/her at his/her residence and/or on business telephone numbers and/or physically visiting his/her residence and/or business addresses through agencies appointed for this purpose, if deemed necessary.
- b. The customer will be informed to co-operate if the Company needs to investigate a transaction on the customer's account and with the police/other investigative agencies. If the customer acts fraudulently, he/she will be responsible for all losses on his/her account and that if the customer acts without reasonable care and this causes losses, the customer may be responsible for the same.