

MECHANISM FOR COMPLAINTS

Customers, employees, investors can lodge his / her grievance through any of the following channels:

A. Complaints through physical mode/ post / email:

i. The Company will always make effort to redress the complaints of the customers at the earliest and in the best possible way and provide the customer with our best services.

Level- 1

The customer may visit to the nearest Branch of the Company and the complaint logged in the “Complaint Register” maintained at the branches (During the working hours from 09.30 A.M To 6.30 P.M.). The Branch Manager will act as a first point contact for the customer wherein he can make his complaint in writing.

ii. In the event of non-disposal of complaint by the designated Branch manager **within 15 days**, the same will escalate to the Grievance Redressal Officer, who would take steps to resolve the same expeditiously.

Level- 2

iii. Mr. Gaindi Lal Kumawat, the Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company at the following address: -

Mr. Gaindi Lal Kumawat
Grievance Redressal Officer
Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)
Registered Office: 2 DFL, Gopinath Marg,
M.I. Road, Jaipur-302001, Rajasthan
Mail ID: customerhelpdesk@lifc.in
Contact No.: +91 8440009995
Landline No.: 0141-4031166
Toll Free- 1800 121 7747

Level- 3

iv. If the complaint / dispute is not redressed or remains unresolved **within a period of 7 days** by the Grievance Redressal Officer, the customer may mail to Compliance Officer of the company at cs@lifc.in.

B. Grievances lodged through the Office of NBFC Ombudsman

The Reserve Bank of India has introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs). The NBFC Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Ombudsman Scheme for Non- Banking Financial Companies, 2018 (the Scheme).

For the complainants who are not satisfied with the response or do not receive a response from Compliance Officer within 8 days of receiving the complaint. **If more time is required, the Company will inform the customer expected timeline.** The Reserve Bank of India has introduced a web based mechanism “Complaint Management System (CMS)”, for lodging Complaints / Grievances by Citizens

of India which may include the customers as well. This is known as Public Grievance portal (<https://cms.rbi.org.in/>).

Customers may make use of the said Portal to communicate their grievances to the Company. The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by RBI on below address:

Centralised Receipt and Processing Centre,
Reserve Bank of India,
4th Floor, Sector 17,
Chandigarh — 160017

TIME FRAME / ESCALATION

The Company will always make effort to redress the complaints of the customers / investors / employees at the earliest and in the best possible way and provide its best services.

In the event of non-disposal of complaint by the Branch Manager/ Grievance Redressal Officer, the same will escalate to the Compliance Officer, who would take steps to resolve the same expeditiously.

- i. All efforts will be made to resolve each complaint received generally within the stipulated time.
- ii. There may be some complaints which require deeper analysis from all possible angles which may cause delayed resolution of the complaint. In such cases, Laxmi India will try to resolve the grievances at the earliest, depending on the nature of the case. Such delay in addressing the complaint beyond the prescribed time limit shall be conveyed to the complainant along with reasons for the same.
- iii. If the complaint / dispute related to customer, is not redressed or remains unresolved within a period of 30 days by the Branch Manager/ Grievance Redressal Officer/Compliance Officer, the customer may appeal to the Officer-in-Charge of the Department of Supervision of Reserve Bank of India at following address:

**The General Manager,
Reserve Bank of India,
Department of Supervision,
Office Address: 3rd Floor, Rambagh Circle, Tonk Road,
Jaipur – 302004 (Rajasthan)**