



APTUS FINANCE INDIA PRIVATE LIMITED

GRIEVANCE REDRESSAL POLICY

Grievance/ Complaints

The Grievance redressal policy aims to reduce the instances of customer's complaints. The Company's policy on grievance redressal is based on the following.

1. Transparency to the customers about the company process at all times.
2. Escalation matrix for raising complaints by customers is detailed in this policy.
3. The Company also believes that a customer is the need of the day and any grievance/complaint will have an adverse negative impact on the strong structure, reputation and the goodwill that the company has built over years.

Customers have the following ways to register their complaints when they find inadequacy in the Aptus Finance India Private Limited's (Aptus Finance) services. The maximum turnaround time for resolution of all type of customer complaints shall be T + 30 days.

Complaint Register:

Every branch of Aptus Finance has been provided with a complaint register. Customers can lodge the complaint either by visiting the branch or by sending a written letter to the branch manager of the branch from which they have availed the loan. The complaint needs to be recorded in the complaint register kept at the branches. The Branch Manager would be the person responsible to handle customer grievances at the branch level.

If the complainant does not receive any response within 7 days or if he/she is not satisfied with the resolution provided by the branch manager, the customers can contact the Manager, Customer Service through:

- a) Mail: Customers can mail their grievances directly to customercare@aptusfinance.com
- b) Post: Customers can send their complaints to The Manager, Customer Service, Aptus Finance India Pvt Ltd, 8B, Doshi Towers, 205, Poonamalle High Road, Kilpauk, Chennai 600010.
- c) Phone: Customers can call at 044- 45650030 and register their complaint.
- d) Customer App: Customers can raise their Queries and Grievances via Customer Mobile application "Aptus E-Seva". The App can be downloaded from Google Play store.
- e) WhatsApp: Customers can directly send the message to WhatsApp no at 8754400008 and register their complaint.
- f) Website: Grievances can be lodged from www.aptusfinance.com → click on "Grievance here" on the homepage of the website of the Company.

If the complainant does not receive any response within 15 days or if he/she is not satisfied with the resolution provided by the Manager, Customer Service, the customers can contact the Grievance Redressal Officer (GRO) of the Company whose details are given below.

Name of the GRO: Mr. Harish N
Telephone: 044 45650052
Address: No. 8B, Doshi Towers, 8th
Floor, No: 205, Poonamalee High Road,
Kilpauk, Chennai 600 010
E-mail: nodalofficer@aptusfinance.com

If the complainant does not receive any response from the Company within 30 days of filing the complaint or is dissatisfied with the response received, he/she may escalate the complaint to NBFC Ombudsman, Chennai at the following address.

Office of the NBFC Ombudsman,
C/o Reserve Bank of India,
Fort Glacis, Rajaji Salai,
Chennai, Tamil Nadu –
600001.
Phone no – 044 25395964
Fax no – 044 25395488
E-mail: cms.nbfcochennai@rbi.org.in

The customers can also visit the Complaint Management System of the Reserve Bank of India at <https://cms.rbi.org.in/> and file a complaint if their complaints remain unresolved for more than 30 days from the date of lodging the complaint with Aptus Finance India Private Limited.
