
SRG SECURITIES FINANCE LIMITED



CONSUMER GRIVENEANCE REDRESSAL POLICY



CONTENTS

I	Introduction	
II	Company's Philosophy.....	
III	Principles Of Policy	
IV	Key Elements..... a. Mandatory Display Requirements b. Electronic Channels Available c. Internal Procedures And Resolutions For Grievances d. Escalation Mechanism	
V	Consumer Griveance Redressal Cell ➤ Internal Machinery To Handle Complaints/Grievances ➤ Customer Services At Branches/Centres	
VI	General.....	



CONSUMER GRIEVANCE REDRESSAL POLICY

(The Policy is formulated as per directive of RBI)

I. INTRODUCTION

The purpose of this document is to define the Consumer Grievance Redressal Policy (CGRP) for the company in accordance with the RBI Directions for Non Banking Finance companies. This is living document and supposed to be updated on a regular basis. Any regulatory change that would impact the CGRP aspects of the company would be reflected here.

The policy is aimed at minimizing instances of Customers Complaints and grievances through proper service , delivery and review mechanism and to ensure prompt redressal of consumer complaints and Grievances.

II. COMPANY'S PHILOSOPHY

SRG Securities Finance Limited (SRG SFL) ("the company") believes in and complies with the prevalent CGRP that are in line with the Directions provided by RBI to Non Banking finance companies. Considering the importance of CGRP, the top management will be directly involved in the various aspects of accounting related issues.

At SRG SECURITIES FINANCE LIMITED (SRG SFL), we would like to assure customers of the best of our services at all times.

III. PRINCIPLES OF POLICY

- a. Employees works in good faith and without prejudice to the interest of customers.
- b. Customers be treated fairly all the times.
- c. All complaints are treated efficiently and fairly.
- d. Compliants raised by customers are dealt with courtesy and on time.
- e. Customers are fully informed of avenues to escalate their complaints/grievances within the organisation and their rights to alternate remedy, if they are not fully satisfied with response of the compny's officials to their complaints.

V . KEY ELEMENTS

a. Mandatory Display Requirements

Company has formulated a standard code of conducts of Employees and Fair Practice code of the company which defines the ethics as well as code of conduct at work place and practices and procedures for dealing in customer in fair manner.

All communication material , product brochures, product and process information is generally provided in English Language. Wherever necessary Local language and/or Hindi is used.

Company display's the name and contact details of officers whom Customers may contact for raising complaints in our offices/branches.

Company has also displayed on its website the escalation process for customer grievances along with contact details.



If consumers would like to share his/her valuable suggestion, opinion, experience, feedback or scope for improvement on any of our services, we welcome them for their feedback:

b . Electronic Channels Available

Customers may register their complaint through :

- Online Complaint Form on our website.
- Call us at SRG Securities Finance Limited (SSFL), 6 days a week between 10.00 am and 7.00pm.
- For specific complaints pertaining to Loan Services, please write in to: srcsecurities@gmail.com

Visits to SRG Securities Finance Limited (SSFL)

Consumers can Visit our office(s) and log their complaint in the complaint register maintained by the company (during working hours).

Consumer can Write in or meet our officials for explaining the details concerned and he/she will respond accordingly.

c. Internal Procedures And Resolutions For Grievances:

If the customer wants to make a complaint, he/she should be told:

- How to do this
 - Where a complaint can be made
 - When to expect a reply
 - Whom to approach for redressal
 - What to do if the customer is not happy about the outcome.
 - Company's staff shall help the customer with any questions the customer has.
- Company would have a system and a procedure for receiving, registering and disposing of complaints and grievances in each of its offices.
 - Company's Board would lay down a grievance redressal mechanism to resolve complaints. Such a system would try to dispose off and settle disputes at the next higher level.
 - Company would let customer know where to find the company's procedure of handling complaints fairly and quickly.
 - To enable us to contact the complainant and verify the information his/her correct contact details is essential.
 - Complaint reference Number is provided when a person/complainant submit complaint to us.
 - Complaints will be entertained after verification with the complainant within a reasonable time



d. Escalation Mechanism

In the absence of any revert / unsatisfactory revert from any of the above touch points in 7 working days a person may escalate your complaint using below based on convenience:

To escalate complaint in person

To redress their grievances, applicants / borrowers may write to the designated senior officials at the address below or on Company's website, clearly stating the nature of their grievance along with necessary documents, if any. A copy of the same will be returned to the borrower with dated acknowledgement.

By visit or through letter:

To Manger/officer in charge,
SRG Securities Finance Limited
322 S.M. Lodha Complex, Near Shastri Circle
Udaipur (Rajasthan)-313001. Phone : 0294-2561882,2412609.

To escalate your complaint through other medium

By e-mail: srgsecurities@gmail.com

- If a complaint has been received in writing from a customer, Company shall endeavour to send him/her an acknowledgement / response within a stipulated time. If the complaint is relayed over phone at company's designated telephone, the customer shall be kept informed of the progress within a reasonable period of time.
- We normally take up to seven working days to respond.
- The designated official will initiate necessary action making all efforts to resolve the same expeditiously.
- In case your complaint does not receive response from the company within reasonable time or is dissatisfied with the response received, you may approach to Reserve Bank of India at its respective address or can also send e-mail.

VI. CONSUMER GRIEVANCE REDRESSAL CELL

➤ Internal Machinery To Handle Complaints/Grievances

This committee is responsible for formulating the Comprehensive Policy incorporating issues such as of a borrower for operations of his account, the product approval process and the annual survey of borrower satisfaction. The Cell would also examine any other issues having a bearing on the quality of Customer service rendered.

Company has formed a consumer Grievance Redressal Cell consisting of the Director and two other Senior Managers/officials. The Cell has the following functions:



- Regularly meet and review the position of complaints received and action taken on various complaints.
- Formulate standard responses and corrective actions to reduce the incidence of complaints.
- Evaluate feedback on quality of customer service received from various quarters.
- Ensure that all the regulatory instructions regarding customer services are followed.
- Review unresolved complaints/ grievances and offer their advice/ corrective actions.
- Monitor the type of Grievances/complaints received and put in place training and corrective practices to reduce complaints.

Customer services at Branches/Centres :

Each Centre/Branch would have a Customer Service official . The functions of the officials are:

- Meet selected Customers on a regular basis ascertain their feedback & comments on the service levels rendered by the Centre/Branch.
- Ensure that all regulatory & internal instructions regarding Customer service are followed by the officials.
- Evaluate feed-back on quality of Customer service received from various quarters.
- Identify & work on action steps to enhance the level of Customer service offered by the Centres / Branch offices.

The Complaints, analyses and action points thereon, would be shared with the Consumer Grievance Redressal cell member's further company, wide analyses and presentation to the Board.

VII. GENERAL

- Verify the details mentioned by the customer by contacting them at their 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 by the Company.
- Customer would be informed to co-operate if the Company needs to investigate a transaction on his/her account and with the police/ other investigative agencies, if the Company needs to involve them.
- The Company would advise the customer that if her / she act fraudulently, he/she will be responsible for all losses on his/her account and that if he/she act without reasonable care and this causes losses, he/she may be responsible for the same.
- Company shall not discriminate on the basis of age, race, caste, gender, marital status, religion or disability.
- In case of any doubt or mistake it can be brought to the notice of the company and if there is any shortfall / mistake it will be rectified immediately.



- The Company reserves to itself the right to alter/delete/add to these codes at any time without prior individual notice and such alterations /deletion/addition shall be binding.

Director
Vinod K. Jain

-----*End of Document*-----

