

## **Grievance Redressal Policy**

Aviral realises that in the current context where the competition is fierce, an organisation has to be customer centric and excellent customer services is an important ingredient for sustained success of an organisation. Customer complaints are part of the business process in any organisation.

At Aviral, satisfaction of our borrowers is our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers but also to retain existing ones.

In order to make Aviral Customer Redressal Mechanism robust and effective, a thought through system has been built. This system would ensure that the redressal sought is just, fair and is within the given frame-work of rules and regulations.

### **Mechanism to handle customer complaints/grievance: -**

**Level 1:** - At Branch Level, borrower can approach the Branch Head on their Mobile number or they can register their complaint in complaint register at branch office or can drop their complaint in the complaint box.

**Level 2:** - At Head Office Level, in case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided by Aviral, then customer can approach to Complaints Redressal Officer as following channels between 9:00 am to 6:00 pm from Monday to Friday (except on holidays)-

- Call our Grievance Redressal Officer on 0771-4027878
- Email us at [grievancecell@aviralfinance.com](mailto:grievancecell@aviralfinance.com)
- Write to us at the below mentioned address:

Grievance Redressal Officer  
Aviral Finance Private Limited  
Nalghar Chowk, Raipur (CG) 492001

We ensure a response to letters/emails received through this channel within 5 working days. Further Aviral has also dispalyed MFIN Tollfree helpline number in all its branches for its borrowers.

If the complaints/dispute is not redressed within a period of given time frame, the customer may appeal to Officer-in-charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the registered office of the Aviral falls, which is at Bhopal. The details of DNBS, Bhopal is given below-

**Dy. General Manager,  
Department of Non-Banking Supervision(DNBS)  
Reserve Bank of India,  
Hoshangabad Road, Bhopal (MP) 462011  
Tel. No.: +91 0755 2760546**

Email: - [dnbsbhopal@rbi.org.in](mailto:dnbsbhopal@rbi.org.in)

## **Mandatory Display Requirements related to GRM**

Aviral has displayed following information, among other things, in all the branches:

- Appropriate arrangement for receiving complaints and suggestions.
- Display of the name, address and contact number of the Complaint Redressal Officer

The process of the complaints redressal unit will ensure closure of all the complaints to the customers' satisfaction. They will ensure that the complaint is escalated to the appropriate levels in case it is not possible to resolve at his/her level. Whilst the ultimate endeavour is to ensure we reach a situation where our customers don't have to complain to senior management to get an effective redressal, we have put in a robust mechanism to handle these complaints, review them from a point of view and understand the reasons for the complaint and for the escalation and working on prevention of recurrence thereof.

## **Time Frame**

To register complaints, the customers may use any of the channels mentioned above. If the complaint has been received in writing, Aviral will endeavour to send an acknowledgement/response within a week. Once the matter is examined, Aviral's endeavour to either send a final response to the customer or an intimation seeking more time within one month upon receipt of complaint.

Complaints that are received at our end will be seen in the right perspective and would be analysed from all possible angles. The communication of Aviral stand on any issue will be provided to the customers. Complaints that require some time for examination of issues involved will be acknowledged promptly.

The aforesaid policy will be reviewed periodically/revised as and when there are many new changes incorporated by Aviral in handling complaints/grievances of the customer which includes introduction of new grievance channels, if any.