



GRIEVANCE REDRESSAL MECHANISM

The grievance escalation matrix of the NBFC is as follows, where- in the customer can approach the NBFC officials from Level 1 to Level 3.

➤ **Level 1: The first point for immediate redressal of grievance**

- ❖ Email: Customers can write to the NBFC at email Id **customercare@fedfina.com** for redressal of any grievance from their registered email ID.
- ❖ Letter: Customers can write a letter to the NBFC at - Fedbank Financial Services Limited, Kanakia Wall Street, A-Wing, 5th Floor, Unit No.501/502/511/512, Andheri – Kurla Road, Chakala, Andheri East, Mumbai, Maharashtra – 400093.
- ❖ Phone Call: Customer can call the NBFC customer care numbers 7418128882 & 08069291313 between 09.30 AM to 5:30 PM, Monday to Friday and also between 09:30 AM to 05:30 PM on the Last Saturday of each month, except public holidays.
- ❖ Branch Walk-in: Customers can visit NBFC branches and submit a letter with complaint details to the branch manager or any other branch official. The customer is advised to take an acknowledgment of receipt with date from the branch personnel to whom he/she is handing over the complaint letter.
- ❖ Complaints Register at Branch: Customer may record his/ her complaint or concern in the branch complaint register.

➤ **Level 2: Nodal Officer**

- ❖ If the customer is not satisfied with the resolution received through the above channels, or if the customer does not hear from the NBFC within 10 working days of receipt of his/her complaint at the NBFC, the customer may write to the NBFC Nodal Officer of their Zone with loan account number and complete complaint details provided in the earlier interaction.

| Zone | Name | Email Address |
|-------------|--------------------------|--|
| South | Agnoor Goud | agnoor.goud@fedfina.com |
| West | Ibrahim Shaikh | Ibrahim.shaikh@fedfina.com |
| North | Gurkirpal Singh Kathuria | gurkirpal.kathuria@fedfina.com |

➤ **Level 3: Principal Nodal Officer**

- ❖ If the customer is not satisfied with the resolution received or if the customer does not hear from the NBFC in 7 working days of receipt of his/her complaint made at level 2, the customer can write to Grievance Redressal Officer/Principal Nodal Officer at sougata.roy@fedfina.com with loan account number and complete complaint details provided in earlier interaction.



➤ **Level 4: RBI NBFC Ombudsman**

- ❖ In case if the customer is not satisfied with the resolution received or if the customer does not hear from the NBFC in 30 working days of receipt of his/her complaint at the NBFC, he/she may lodge their complaint on RBI CMS portal <https://cms.rbi.org.in> or write them on e-mail id - crpc@rbi.org.in or send complaint form (format available on the website under Ombudsman scheme 2021) to the below mentioned address:

Address:

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