



GRIEVANCE REDRESSAL PROCEDURE

If the Customer is not satisfied with the services provided by the Company, the customer has an option to approach and register a complaint and record their grievances for a resolution in the manner mentioned below:

- ❖ **BY Calling Us:** Customer can call our dedicated Helpline/Customer Care 18001371333 (Between 10:00 a.m. - 6:00 p.m. from Monday to Friday) except on public and Banking holidays
- ❖ **By Visiting the Branch Office:** Customer can register their grievances and handover a complaint letter to the Branch Manager or deposit the complaint in the complaint box available in branch.
- ❖ **By writing an E-mail:** Customer can submit a written complaint regarding their grievance at info@paulfincap.com.
- ❖ **By writing a letter to us at**
Paul Merchants Finance (P) Ltd
Ground Floor, SCO 829/830
Sector 22A, Chandigarh 160022
- ❖ **By contacting the Grievance officer/Nodal Officer In-Person:** Customer can contact the Grievance officer /Nodal Officer at the Registered Office of the Company and can also speak to the officials-in charge at the Registered Office of the Company for resolution of their issues or register their grievances at the Office. Customers can also reach out directly to Nodal officer over phone **01725292613** or designated e-mail-ashwani.kumar@paulfincap.com

RESOLUTION OF COMPLAINTS

Company shall adhere to the following steps:

- ❖ On receipt of complaint an acknowledgement will be send to the customer/complainant within a reasonable time.
- ❖ Complainant/customer will be notified/provided with a complaint reference number.



PAUL MERCHANTS

FINANCE PRIVATE LIMITED

CIN : U65921CH2010PTC032462 NBFC REGISTRATION NO. N-06.00596

Regd. Office: Ground Floor, SCO 827-828, Sector 22 A, Chandigarh 160022

Ph: 0172-5041792, 5041757, 5041740

www.paulmerchantsfin.com info@paulfincap.com

- ❖ Complainant/Customer can track and see the update regarding their complaint.
- ❖ The complaint accordingly will be escalated to the various escalation levels based on the severity and time taken for resolution.
- ❖ Customer/Complainant upon dissatisfaction can escalate their complaints to various levels with the resolution provided.

The Customer Service Officer shall:

- ❖ ensure all complaints are resolved in a timely and effective manner
- ❖ monitor the status of complaints to ensure that the complaints are resolved within 30 days of receipt of complaint.
- ❖ status of closure of complaints in records are updated timely.

TIMEFRAME –TIME AROUND TIME

For responding and resolving a complaint following Turn-Around Time (TAT) will be followed.

- ❖ Normal cases: 14 working days
- ❖ Fraud related cases, and cases which need retrieval of old record and documents 15-20 working days
- ❖ Cases involving 3rd party (other Banks or financial) 30 working days
- ❖ Complaints received from the regulator- same shall be resolve within timelines as may be mandated by the respective regulator

In case the Company needs additional time to resolve an issue, the Company will inform the customer/regulator requirement of additional time with expected timelines for resolution of the same.

ESCALATION MATRIX

If a customer is not satisfied with the resolution provided by the Company within period of 14 days, the customer can escalate the issue to:

Level 1

Customer Grievance Officer

Mr. Ashwani Kumar

Phone: 0172-5292613

Email- Ashwani.kumar@paulfincap.com

Timings: Between 10:00 a.m. - 6:00 p.m. from Monday to Friday) except on public and Banking holidays).



Resolution: The response will be provided within 14 working days regarding the said complaint.

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided through above channel, the customer may approach the following escalation channel with the reference of earlier communication

LEVEL 2

Nodal Officer

Mr. Shaibu Cherian

Phone: 0172-5292644

Email- shaibu.cherian@paulmerchants.net

Resolution: Response regarding the said complaint will be provided within 30 working days.

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided by the above channel and if the Customer is not willing to wait in case the Company requires more time to find Resolution, the customer may approach the following escalation channel with the reference of earlier communication.

LEVEL 3

In case a grievance / complaint is not resolved within a period of 30 Days, the customer may further appeal to RBI CMS portal <https://cms.rbi.org.in> or send complaint form (format available on the website under Ombudsman Scheme 2021) to the below mentioned address

Officer-in-Charge,

Centralized Receipt and Processing Centre,

The Reserve Bank of India

4th Floor, Sector 17,

Chandigarh-160017

Contact Centre with Toll free no. 14448 (Timings 9:30 am- 5:15 pm)

OMBUDSMAN SCHEME

The Company has adopted the Reserve Bank - Integrated Ombudsman Scheme, 2021 as notified by RBI on November 12, 2021.

If the customer does not receive any reply from Company within 30 days of date of Complaint or is not satisfied with the response provided by Company, the complainant/customer can file



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a complaint with the Ombudsman under the Reserve Bank - Integrated Ombudsman Scheme, 2021 ("the scheme"), not later than one year from date of receipt of response.

Sd/-

Chairman