

Procedure for Lodging a Customer Grievance

Step 1 Contact the Branch (BM or UM)

- Customers can contact the branch manager & record grievance in the complaints register.
- Details of the Branch manager or Unit manager are mentioned on the loan cards available with customers.
- Customers can also attend Grievance Redressal Day observed at all the branches on 1st of every month from 12:00pm to 2:00pm (if 1st is a holiday then next working day).

Step 2 Central CGRM Team

- If the grievance remains unresolved, customers can register their grievance by calling our Toll-Free Customer Care Number: 1800 267 9911.
- Svatantra's Grievance Redressal cell is open from 9:00am to 6:00pm from Monday to Friday.
- Customers can also write an email to us on customercare@svatantra.adityabirla.com

Step 3 Grievance Redressal Officer (GRO)

- If the grievance remains unresolved, customers can reach out to the Grievance Redressal Officer (GRO)/ Principal Nodal Officer (PNO) of the company Mr. Anupam Mishra on 7304448438.
- Customers can also write a letter directly to GRO Mr. Anupam Mishra, Svatantra Microfin Pvt. Ltd., 20th Floor, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400 013.

Step 4 Escalation to MFIN or AKMI

- If the grievance remains unresolved, customers can reach out to Self Regulatory Organisation (SRO) mentioned below:
 - MFIN tollfree number - 1800 102 1080.
 - AKMI tollfree number - 1800 425 5654.

Step 5 Escalation to RBI

- If Svatantra is unable to resolve the grievance, customers can reach out to RBI Ombudsman at below:
 - Address - Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.
 - Email - crpc@rbi.org.in
 - Web CMS portal - <https://cms.rbi.org.in>

Kindly note the following:

1. Svatantra's Grievance Redressal cell is open from 9:00 am to 6:00 pm from Monday to Friday
2. Turnaround time for resolution of the grievance is 30 days
3. For the calls missed during non-working hours are being called back on the next working day
4. An SMS containing the grievance id is being sent to customers registered mobile number when the grievance is registered. Also, post resolution, a closure SMS is being shared with the customer
5. In cases where the grievance has been rejected post RCA, a letter explaining the reasons for rejection is also being shared to the customer's address.