

GRIEVANCE REDRESSAL MECHANISM

- The Customers would be required to send their queries / disputes / requests to the branch officers / customer care executives of the Company. The Branch Officers / Customer care Executives would then upload those queries / disputes / requests on the AFL ERP (i.e. on Companies computer based system). These queries would then be received and solved by the CRM department.
- In case, if the query requires to be further scaled up, then it would be taken in the hierarchy to the Customer Relationship Manager (CRM). The Customer Relationship Manager's contact details would be displayed at all the Branch Offices and also on the website of the company.
- If the queries are not resolved, at this level, then the same could be referred to the Manger Operations at:

LEVEL 01: Complaint for the first time

Customer Care:

Email id: contactus@procredit.co.in

Phone No.: 022-35120974

Timing: Monday to Saturday 10:00 A.M. to 06:00 P.M.

LEVEL 02: Escalation of complaint to Grievance Redressal Officer

To,

Senior Manager

Atmos Finance (P) Limited

111, Inspire BKC, G Block

BKC, Bandra East,

Mumbai – 400060

Call: 022-35120975

Email: grievance@procredit.co.in

- If the customer's issue is not resolved even after contacting various complaint resolution channels, he / she can write to the Nodal Officer at:

LEVEL 03: Escalation of complaint

To,

The Nodal Officer,

Atmos Finance (P) Limited

111, Inspire BKC, G Block

BKC, Bandra East,

Mumbai – 400060
Call: 022–35120976

Email: atmoscare@procredit.co.in

LEVEL 04: Escalation to RBI

In case a complaint is not redressed within a period of one month or if you are not satisfied with the response/resolution received, you may approach the Reserve Bank of India (RBI) for grievance redressal.

Complaints can be filed online on:

Reserve Bank of India

RBI Byculla Office Building

Opp. Mumbai Central Railway Station Byculla, Mumbai 400 008

Contact Number: 022 2300 1280

E-mail address: cms.nbfccomumbai@rbi.org.in

The customers can also file their complaints on the Complaint Management System (“CMS”) launched by the RBI. CMS is an online portal which is a single window for customer complaints relating to banks and NBFCs. The web address of the online portal is:

<https://cms.rbi.org.in>

or

<https://sachet.rbi.org.in/home/index>