

**Dharani Finance Limited**  
**Grievance Redressal Mechanism**



## Grievance Redressal Mechanism

Dharani Finance Ltd. believes that good customer service is very important for the growth of the business. The company's grievance redressal policy aims to reduce customer complaints and ensure better service at all times. The purpose of the Grievance Redressal Mechanism is to give customers an easy, simple, affordable, and effective way to raise and resolve their complaints.

The customer can approach any of our contact points given below to register a complaint and expect a response within defined time period from complaint registration.

Service points are as indicated below:

- Phone: Customer can call our dedicated Helpline number 044 2831 1313 or +91 99520 67676 between 09.00 AM to 05:30 PM, Monday to Saturday, except public holidays.
- Email: Customers can write to us at emails Ids [dfi@pgpgroup.in](mailto:dfi@pgpgroup.in) for complaints at all time.
- Branch: Customers can visit our branch/office and handover a complaint letter to the Branch Manager or any other branch personnel. The customer is advised to take an acknowledgment of receipt with date from the branch personnel he/she is handing over the complaint letter.

If customer fails to obtain the acknowledgement number, he/she cannot expect a redressal within the specified period.

- Letter: Customer who're unable to visit branch or call us at above specified details, can write us to the below mentioned address:

Dharani Finance Limited,  
No. 59 (old no. 57), Sterling Road,  
Nungambakkam,  
Chennai 600034

## Escalation Matrix

In case the customer does not receive a response within the number of days indicated below for each level or if the customer is dissatisfied with the response received from the Company, the customer may escalate the complaint to the next level as indicated below

- **Primary Level:**

If the customer is not satisfied with the resolution received from above channels, the customer can write to the location wise redressal Officer as mentioned below:

Ms. Saloni Jain, Company Secretary  
[Secretarial@dharanifinance.com](mailto:Secretarial@dharanifinance.com)

Customers are required to quote the complaint reference number provided to them in their earlier interaction, along with their loan account number to help us understand and address their concerns.

**OR** Customers can also contact the between 09:00 AM to 05:30 PM, Monday to Saturday on Contact number: +91 44- 2825 4176 & +91 44 2823 4000.

An assurance is given to the customer that he would receive a response within 15 days and due efforts will be taken to resolve the complaint well before that.

- **Secondary Level:**

If the customer is not satisfied with the resolution received or if the customer does not hear from us in 15 days, we request customer to write to our Nodal Officer **Mr. Sivabalan Nagarajan** at [dfi@pgpgroup.in](mailto:dfi@pgpgroup.in), on all working days from Monday to Saturday from 09:00 AM to 05:30 PM on +91-44- 2825 4609.

- **Third Level:**

If the customer is not satisfied with the resolution received or if the customer does not hear from us in 30 days, then he/she may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in> Or send your complaint form to the below mentioned address:

**Centralised Receipt and Processing Centre,**  
Reserve Bank of India, 4<sup>th</sup> Floor,  
Sector 17, Chandigarh – 160017

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# CUSTOMER QUERY REDRESSAL FLOWCHART

Customer raises complaint

Phone  
044 2831 1313  
+91 99520 67676

E-mail  
dfl@pgpgroup.in

Branch  
Handover your letter to Branch manager or to any other designated personnel

Letter  
Customers can write us to Dharani Finance Ltd, No. 59 (old NO. 57), Sterling Road, Nungambakkam, Chennai 600034

Complaint received

Acknowledgement number generated & intimated to customer

Complaint assigned to concern team

Are the complete details available?

Yes

Proceed with resolution

Resolution provided to consumer & Complaint closed

No

Contact customer for necessary information

After receipt of adequate information from customer

If the customer is not satisfied

Customer escalates issue to Nodal officer at dfl@pgpgroup.in

Proceed with resolution

Resolution provided to consumer

Complaint closed

Customer has option to escalate complaint to Regulator through <https://cms.rbi.org.in>

If the customer is not satisfied