

## **Grievance Redressal Mechanism**

Great services help companies to drive the customer acquisition, retention and service efficiency. In line with the said philosophy, the Company follows a four **(4)** tier approach for redressal of customer grievances, as detailed below:

### **1. Level 1:**

- a. In case of any service request / complaints, the customer may contact the customer engagement team on any of the below mentioned contact points:

- **Email:** [wecare@avanse.com](mailto:wecare@avanse.com)
- **Toll Free Number for customers calling from India:** 1800-266-0200
- **Contact Number for customers calling from Abroad:** (+91) 22-6680 6464
- **Written request to the below mentioned details:**

**Avanse Financial Services Limited**

001 & 002 Fulcrum, A Wing,  
Ground Floor, Sahar Road,  
Next to Hyatt Regency,  
Andheri (East),  
Mumbai – 400 099, Maharashtra.

- b. On receipt of service request / complaint, an acknowledgement shall be given within 2 working days by us to the customer via e-mail/ letter by post/ SMS/any other form of legally valid electronic communication including WhatsApp. The Company shall endeavour to respond to the same within a period of 10 working days.
- c. However, in case where a complaint warrants extensive investigation and/or support of the customer to identify the perpetrator, root cause analysis, or under litigation (incl. pending with local Police authorities), the TAT for responding and resolving such complaints may be more than 10 working days.
- d. In case the customer is not satisfied with the resolution/response provided by the customer engagement team/s as above, then customer shall escalate to Level 2 as given below.

## **2. Level 2**

- a. It may be noted that the customers shall approach for resolution of their service request/complaint at the first instance to the customer engagement team as mentioned in Level 1 hereinabove, and if their request / complaint remains unresolved for a period of 10 days or they are dissatisfied with the resolution given, they are required to contact Grievance Redressal Cell of the Company:

**Kind Attn: Grievance Redressal Manager**  
**Avanse Financial Services Limited**  
001 & 002 Fulcrum, A-Wing,  
Ground Floor, Sahar Road,  
Next to Hyatt Regency,  
Andheri (East),  
Mumbai – 400 099, Maharashtra.  
**Email:** grievanceredressalcell@avanse.com  
**Telephone :** 1800-266-0200

## **3. Level 3**

- a. In case the customer is not satisfied with the decision of the Grievance Redressal Cell, he may approach the Grievance Redressal Officer (GRO) of the Company :

**Kind Attn: Grievance Redressal Officer (GRO)**  
**Avanse Financial Services Limited**  
001 & 002 Fulcrum, A-Wing,  
Ground Floor, Sahar Road,  
Next to Hyatt Regency,  
Andheri (East),  
Mumbai – 400 099, Maharashtra.  
**Email:** [gro@avanse.com](mailto:gro@avanse.com)  
**Telephone:** 022- 6859 9999

We will make our best efforts to resolve customer's complaint at this level.

#### 4. Level 4

- A. If the complaint is not redressed within a period of 30 days or if the customer is dissatisfied with the resolution received at Level 3 hereinabove, the customer may further escalate to Ombudsman via CMS Portal or Electronic / Physical mode by following procedure as mentioned in point 3.1 (**Salient features of NBFC Ombudsman Scheme**) of below table

#	Particulars	Click on the Link
3.1	<b>Salient features of NBFC Ombudsman Scheme</b>	<a href="https://www.avanse.com/viewPagesAssets/pdf/ombudsman-scheme/salient-features-of-the-nbfc-ombudsman-scheme.pdf">https://www.avanse.com/viewPagesAssets/pdf/ombudsman-scheme/salient-features-of-the-nbfc-ombudsman-scheme.pdf</a>
3.2	<b>Format of complaint to Ombudsman</b>	<a href="https://www.avanse.com/viewPagesAssets/pdf/ombudsman-scheme/form-of-complaint.pdf">https://www.avanse.com/viewPagesAssets/pdf/ombudsman-scheme/form-of-complaint.pdf</a>
3.3	<b>Contact details of Nodal Officers of Avanse</b>	<a href="#">nodal-officers-details-2022.pdf (avanse.com)</a>

- B. If the customer is aggrieved by the Ombudsman Award or rejection of complaint by Ombudsman Office, customer can file an appeal within 30 days of receipt of Award or rejection of complaint to-

**Executive Director  
Consumer Education & Protection Department  
Reserve Bank of India.**