

1. OBJECTIVE

The Customer Grievance Redressal Mechanism is framed to provide best customer services and to comply with the Guidelines of Fair Practices Code prescribed by the Reserve Bank of India and the Fair Practices Code of the Company which inter-alia set out broad parameters for dealing with customers.

2. PRINCIPLES

Customer complaints constitute an important voice of a customer and following shall be guiding principles at Avendus Finance Private Limited for dealing with customer complaints:

- Customers shall be treated fairly at all times
- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints
- Employees shall work in good faith and without prejudice, with all customers

3. GRIEVANCE REDRESSAL MECHANISM

In case of any complaints/grievances the customer may contact the Grievance Redressal Official at the below contact details:

Grievance Redressal Officer Details:

Name of Grievance Redressal Officer	: Ms. Radhika Parmanandka
Email id	: afplig@avendus.com
Address	: The IL&FS Financial Centre, 6th Floor, C & D Quadrant, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051.
Telephone No	: (91) (22) 6648 0950
Fax	: (91) (22) 6648 0040

For grievances, customers can also write to:

The Stakeholder Relationship and Grievance Redressal Committee
Avendus Finance Private Limited
The IL&FS Financial Centre,
6th Floor, C & D Quadrant, Bandra Kurla Complex
Bandra (East), Mumbai- 400 051

If the complaints/dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of Reserve Bank of India under whose jurisdiction our company is registered at the below mentioned address:

RBI (DNBS) Details:

Address	: Officer-in-Charge Reserve Bank of India Department of Non - Banking Supervision, Mumbai Regional Office, 3rd Floor, RBI Building, Opp Mumbai Central Railway Station, Byculla, Mumbai-400 008.
Telephone No	: (91) (22) 2308 4121
Fax No	: (91) (22) 2302 2011

4. REVIEW:

The Stakeholder Relationship and Grievance Redressal Committee of the Company shall periodically review the Customer Grievance Redressal Mechanism to ensure that process deficiencies, if any, are addressed. The Committee shall also periodically review the Statement of Complaints received, resolved and pending, along with reasons for the same.