



Grievance Redressal Mechanism

It shall be the endeavour of the Company to improve the quality of service and redress complaints and grievances, if any, of the borrowers as part of Grievance Redressal Mechanism on a timely basis and satisfactorily. In this regard, the Board has appointed Principal Nodal Officer and Zonal Nodal Officers under Integrated Ombudsman Scheme of RBI. The matrix for grievance redressal and details of Principal Nodal Officer and Nodal Officer are as below:

Level 1: Borrower complaints, shall in the first instance, be logged in at the nearest branch. The designated Branch Manager shall be the point of contact. The Borrower may also call 810 818 2222 or write to contact@df ltd.in.

Level 2: If the Borrower is not satisfied with the response received from the Branch or if the issue is not resolved within 7 working days, the same shall be escalated using the escalation matrix intimated to borrowers so that the borrower grievance is resolved speedily. The Borrower may escalate the complaint / grievance to the below:

Sr. No.	Name - Designation- Address & Contact details	Zone / Area of Operation
1.	Mr. Vidur Jee Singh (Nodal Officer) Email ID: nodalnorth@dhanvarsha.co Contact No.: - 1800 210 2100	North
2.	Mr. Vijay Balaji (Nodal Officer) Email ID: nodalwest@dhanvarsha.co Contact No.: 1800 210 2100	West

Level 3: If the issue is not resolved within 10 working days, the Borrower can escalate the complaint / grievance to Principal Nodal Officer at below details:

Mr. Sachin Pathak,
Principal Nodal Officer
TruCap Finance Limited,
Address: 3rd Floor, A Wing, D.J. House, Old Nagardas Road, Andheri (East), Mumbai 400 069
Phone: 022-68457200.
E-mail ID: pno@dhanvarsha.co

Level 4: The Borrower can write to the following Officer of Reserve Bank of India, if the issue is not resolved within one month or if they are not satisfied with the Company's response:

Officer-in-Charge - Ombudsman Scheme
Reserve Bank of India
RBI Byculla Office Building Opp. Mumbai Central Railway Station,
Byculla, Mumbai-400 008
STD Code: 022
Telephone No: 23028140
Fax No: 23022024
Email: nbfcomumbai@rbi.org.in

The borrower may also be guided by the Ombudsman Scheme as hosted on the website of the Company at www.trucapfinance.com regarding its rights.