



## 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 write to [contact@trucapfinance.com](mailto:contact@trucapfinance.com)

**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.	Ms. Aditi Gaikwad (Nodal Officer) Email ID: <a href="mailto:nodalnorth@trucapfinance.com">nodalnorth@trucapfinance.com</a> Contact No.: - 1800 210 2100	North
2.	Mr. Adarsh Poyyil (Nodal Officer) Email ID: <a href="mailto:nodalwest@trucapfinance.com">nodalwest@trucapfinance.com</a> 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. Ankit Jha

Principal Nodal Officer

TruCap Finance Limited,

Address: 3<sup>rd</sup> Floor, A Wing, D.J. House, Old Nagardas Road, Andheri (East), Mumbai 400 069

Phone: 1800 210 2100

E-mail ID: [pno@trucapfinance.com](mailto:pno@trucapfinance.com)

**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](mailto: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](http://www.trucapfinance.com) regarding its rights.