

STEP-BY-STEP GUIDE:

1. INITIATION PHASE:

- Access the company website and locate the **Contact Us** section.
- Open the **Customer Grievances** tab to begin the formal process.

2. AUTHENTICATION PHASE:

- The system requires your **PAN** and **Email** for identification.
- **Validation:** A one-time password (OTP) is sent to your registered credentials. The complaint is only "Lodged" once this digital handshake is successful.

3. INTERNAL ESCALATION HIERARCHY:

- **Standard Level:** Handled by the customer service desk.
- **Level 1 (Nodal Officer):** If the initial solution is rejected, the case moves to the Nodal Officer.
- **Level 2 (Principal Officer):** The highest internal authority for grievances.

4. EXTERNAL REGULATORY RECOURSE (RBI):

- If the company fails to resolve the issue within **one month**, or if you remain dissatisfied with the Principal Officer's decision, you have the right to appeal to the **Reserve Bank of India (RBI)**.
- **Note:** You must approach the Regional Office of the **Department of Non-Banking Supervision (DNBS)** that matches the jurisdiction of the company's Registered Office.