

Grievance Redressal Mechanism

The grievance mechanism is as under:

a) Channels to register a complaint: Any customer having a grievance/ complaint/ feedback with respect to the product and services offered by the Company may write to the Company through any of the following channels:

i) **Call** at 011-30111000

ii) **Email**-nbfccare@smcfinance.com

iii) **Letter at the address**- Moneywise Financial Services Private Limited, 11/6B, 2nd Floor, Pusa Road, New Delhi-110005

b) How a query/ complaint should be made: The aggrieved borrower is requested to provide necessary loan details *i.e. Loan Account Number, Details of Feedback/ Suggestion/ Complaint and valid Contact Information including phone no. & e-mail ID* while providing their feedback or lodging complaint with the Company.

c) When should customer expect a reply- As a query/ complaint may be unique in nature, the resolution of complaint may take up to 4 weeks after internal inquiry. The customer will be made aware in case of any delay expected.

d) Escalation within the Company- The name and contact details of the Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company are mentioned below:

(i) Name of Grievance Redressal Officer- Mr. Arun Mehta

(ii) Email: go@smcfinance.com

(iii) Phone no.: 011-30111000- Extn- 8644/8642

(iv) Office Address: 11/6B, 2nd Floor, Shanti Chamber, Pusa Road, New Delhi-110005

e) Escalation to the Reserve Bank of India- If reply is not received from the Company or the customer remains dissatisfied with the reply of the Company within a period of one month, apart from filing complaint before the Ombudsman appointed by the RBI as per the Ombudsman Scheme November 12, 2021 vide circular no. CEPD. PRD. No. S873/13.01.001/2021-22, the customer may appeal to the Officer-in-Charge of Centralised Receipt and Processing Centre (CRPC), RBI. The contact details of Centralised Receipt and Processing Centre (CRPC), RBI are given below:-

**Centralised Receipt and Processing Centre (CRPC),
Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017**

Email ID – crpc@rbi.org.in

Website- <https://cms.rbi.org.in>

Contact details of Nodal Officer under Ombudsman Scheme

- (i) Name of Grievance Redressal Officer- Mr. Arun Mehta
- (ii) Email: go@smcfinance.com
- (iii) Phone no.: 011-30111000- Extn- 8644/8642
- (iv) Office Address: 11/6B, 2nd Floor, Shanti Chamber, Pusa Road, New Delhi-110005