

IFFCO Kisan Finance Limited
(Formerly Known as Kisan Rural Finance Limited)

Grievance Redressal Policy

Objective of Grievance Redressal Policy

IFFCO Kisan Finance Limited (Kisan Finance) believes in providing it's customers with pro-active and best quality of customer service and satisfaction. We aim at inviting feedbacks from our customers in order to continuously improve the experience that we can offer throughout their financial journey with KISAN FINANCE.

Our Grievance Redressal policy focuses on improving the level of customer satisfaction by laying down a well-thought framework of grievance redressal mechanism for minimizing and resolving any kind of customer grievance within the minimum possible time frame.

Through our Grievance Redressal Policy we aim at fulfilling the following main objectives:

1. To provide best possible customer service and satisfaction.
2. To lay down clear communication channels for our customers to contact us in case of any assistance or redressal of grievances are required and provide escalation levels in case a customer is not satisfied with the redressal of his complaint.
3. To comply with the regulatory guidelines as required for this function.

Definition

A "Grievance/Complaint" Is an expression of dissatisfaction with a product or service, either orally or in writing, from a customer. A customer may have a genuine cause for complaint, although some complaints may be made as a result of a misunderstanding or an unreasonable expectation of a product or service.

Grievance Redressal Mechanism

The company shall open multiple channels of communication for our customers in order to provide ample opportunities for the customers to give any feedback or present it's grievance to the company. These modes will be adequately displayed on the notice board of the branch/offices.

These channels are:

1. **Designated officer** - identified by the senior management in Head Office and Regional Offices. Such officer will be responsible for receiving and managing grievances.
2. **Dedicated Toll-Free Number** : For any queries or service requirements customer can call our toll-free number 1800 203 5972. Our customer care service is available between 9:30am and 5:30pm (Monday to Friday)
3. **Dedicated e-mail ID**: Customers can also email us their grievances at **care@kisanfinance.com**
4. **Customers can also correspond at the below address**: Customer Care Department, IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019

Grievance Redressal Process

A robust process for Grievance Redressal has been defined by the management to ensure that the company provides maximum possible windows to it's customers incase their grievances are not addressed with utmost satisfaction.

Escalation matrix has been defined as below:

1. Level 1:

If any customer is not satisfied with the resolution provided by the Branch/Regional Office or he/she is not satisfied by the response sent by care@kisanfinance.com then escalation can be made to grievance@kisanfinance.com or write to: Customer Grievance, IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019

2. Level 2:

If any customer is not satisfied with the resolution provided by the Customer Care Head at the Head Office or he/she is not satisfied by the response sent by grievance@kisanfinance.com

Or

If any customer is not satisfied with the resolution provided by the Regional Nodal Officer, then escalation can be made to Nodal Officer or write to: Nodal Officer, IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019

3. Level 3:

If the customer fails to get any resolution by the above channels, he can write to the Principal Officer, IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019

Details of Principal Officer, Nodal Officer & Regional Nodal Officer Details:

Regional Nodal Officer Details:

S.No	State	Name	Address, Contact No. & Email ID
1	Uttar Pradesh & Bihar	Mr. Ashutosh Singh	IFFCO Kisan Finance Limited, 416, 4th Floor, Cyber Heights, Near Marriot Hotel, Vibhuti Khand, Gomti Nagar, Lucknow – 226010 (U.P.) Contact No. 7310250197 Email ID: ashutosh.singh@kisanfinance.com
2	Madhya Pradesh	Mr. Arpit Agarwal	IFFCO Kisan Finance Limited, 404, Princes Business Skyline, Scheme No. 54, A.B. Road, Indore – 452010 (M.P.) Contact No. 9926043677 Email: arpit.agarwal@kisanfinance.com

3	Rajasthan	Mr. Narendra Moolchandani	IFFCO Kisan Finance Limited,702,703,704 , Okay Plus Building , Metro Tower , Opp Pillar No 94, Near Vivek Vihar Metro Station, Sodala , Jaipur 302019 Rajasthan Contact No. 9829042977 Email: narendra.moolchandani@kisanfinance.com
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Nodal Officer details:

S.No	Name	Address & Email ID
1	Mr. Sachin Khandelwal	IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019 email Id: nodal.officer@kisanfinance.com

Principal Officer Details:

S.No	Name	Address & Email ID
1	Mr. Ranjan Sharma	IFFCO Kisan Finance Limited, IFFCO House, 34, Nehru Place, New Delhi – 110019 email Id: md@kisanfinance.com

Managing Director of the Company is authorized to make any amendments in respect of the above officers from time to time.

Internal Review and monitoring of grievances

Internal Review and monitoring of grievances, periodic review of monitoring of complaints, Customer Service TATs, nature of complaints analysis is done to ensure that process loopholes if any are plugged and trends are checked.

Review of Policy

A consolidated report of periodical review functioning of the grievances redressal mechanism at various levels of management of the company shall be submitted to the Board/Committee of Directors at annual intervals.

The reviews shall consider the following:

- a) Internal factors such as changes in organizational structure or products or services offered

- b) External factors such as changes in legislation or technological innovation
- c) The overall performance of the complaint management system, and
- d) The results of audit, if any conducted during the year by internal / external auditors.

The policy would be available on Company's website and at all branches. All employees of the Company will be made aware of this policy.