

Escalation Matrix for customer

LEVEL 1: The first point for immediate redressal of grievance

Customers can submit their complaint at any of the **Customer touch-points** as mentioned below.

- Email us at argflcare@rathi.com
- Call our customer Helpline -7506753152
- Visit our branch.
- Write to Anand Rathi Global Finance Limited, Express Zone, B wing, 5th Floor, Western Express Highway, Goregaon (East), Mumbai – 400 097.

LEVEL 2: Principal Nodal Officer / Grievance Redressal Officer

If there is delay in the resolution of complaint or customer are not satisfied with the resolution provided to them, Customer may write to Principal Nodal Officer / Grievance Redressal Officer as mentioned below.

- Name – Ms. Komal Biyani
- Telephone Number – 022-6281 3752/7003
- Email ID - nbfc_grievance@rathi.com
- Address – Grievance Redressal Officer, Anand Rathi Global Finance Limited, Express Zone, B wing, 5th Floor, Western Express Highway, Goregaon (East), Mumbai – 400 097.

LEVEL 3: Internal Ombudsman (IO)

Customers shall not approach the IO directly. ARGFL will internally escalate all rejected/partially accepted grievances cases to IO for his consideration and final decision. The final communication to the complainant shall mention that the complaint has been examined by the IO and if he is still not satisfied, he can approach the RBI Ombudsman vested with jurisdiction over the area.

LEVEL 4: RBI Ombudsman

In case the customer is not satisfied with the resolution received or if the customer does not hear from the NBFC in 30 working days, he/she may write to the **RBI Ombudsman** through any of the touch points mentioned below.

- Online Complaint Management System at <https://cms.rbi.org.in>
- Address -Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.