

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

Grievance Redressal Policy

The objective of Grievance Redressal Policy

IFFCO Kisan Finance Limited (Kisan Finance) believes in providing its customers with the proactive and best quality of customer service and satisfaction. We aim at inviting feedback 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 the 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 is 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 its customers in order to provide ample opportunities for the customers to give any feedback or present its grievance to the company. These modes will be adequately displayed on the notice board of the branch/offices/Website and relevant modes of communication like Sanction Letters, Welcome Letters, Notices, Reschedulement Letters, etc.

These channels are:

1. **Designated officer** - identified by the senior management in Head Office and Regional Offices. The such officer will be responsible for receiving and managing grievances.

2. **Dedicated Toll-Free Number:** For any queries or service requirements, customers can call our toll-free number 1800 203 5972. Our customer care service is available between 9:30 am and 5:30 pm (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 Tower-1, 3rd Floor, Sector-29, Gurugram-122001, Haryana.

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 its customers in case their grievances are not addressed with utmost satisfaction. Any customer with a grievance can raise the same to our Regional Nodal Officers as per the Region-wise contact details given under Annexure 1. Alternatively, they can email us at care@kisanfinance.com or call us at 18002035972 between 09:30 am to 06:00 pm on weekdays. They can also write to us at Customer Care, IFFCO Kisan Finance Limited, IFFCO Tower-1, 3rd Floor, Sector-29, Gurugram-122001, Haryana.

Escalation matrix has been defined as below:

1. Level 1:

If any customer is not satisfied with the resolution provided by any of the channels mentioned above, then, he/she can write to Mr. Abhishek Kumar Jha, Grievance Officer, IFFCO Kisan Finance Limited, IFFCO Tower-1, 3rd Floor, Sector-29, Gurugram-122001, Haryana, or email him at grievance@kisanfinance.com.

2. Level 2:

If any customer is not satisfied with the resolution provided by the Grievance Officer, he/she can write to Mr. Vijay Kumar Mishra, Nodal Officer, IFFCO Kisan Finance Ltd, IFFCO Tower-1, 3rd Floor, Sector-29, Gurugram-122001, Haryana, or email him at nodal.officer@kisanfinance.com

3. Level 3:

If the customer fails to get any resolution by the above channels, he can write to Mr. Rakesh Dhasmana, Principal Officer, IFFCO Kisan Finance Limited, IFFCO Tower-1, 3rd Floor, Sector-29, Gurugram-122001, Haryana, or email him at principal.officer@kisanfinance.com

The 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 and monitoring of complaints, Customer Service TATs, and nature of complaints analysis will be done to ensure that process loopholes if any are plugged and trends are checked.

Review of the Functioning

A consolidated report of periodical review of the functioning of the grievance 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 the 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.

In case the customer does not receive a response from the Company within one month of making the first complaint or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of RBI through the following mode of communication:

1. The complainant may click on the following link for registering a complaint:
<https://cms.rbi.org.in>
2. The complainant may mail to: crpc@rbi.org.in

ANNEXURE I

Regional Nodal Officer Details:

S. No	State	Name	Address, Contact No. & Email ID
1	Uttar Pradesh	Mr. Vijay Kumar Tiwary	IFFCO Kisan Finance Limited, A-1, Shop No- 610, 6th Floor, Urbanac Business Park, Vibhuti Khand, Gomti Nagar, Lucknow, Uttar Pradesh - 226010 Contact No. 9031090007 Email ID: vijaykumar.tiwary@kisanfinance.com
2	Bihar	Mr. Akash Kumar Singh	IFFCO Kisan Finance Limited, 103, OP Complex, Kurji, Near Lyola High School, Patna, Bihar - 800010 Contact No. 9570317111 Email ID: akashkumar.singh@kisanfinance.com
3	Madhya Pradesh	Mr. Arpit Agarwal	IFFCO Kisan Finance Limited, 404, Princes Business Skyline, Scheme No. 54, A.B. Road, Indore, Madhya Pradesh – 452010 Contact No. 9926043677 Email: arpit.agarwal@kisanfinance.com
4	Chhattisgarh	Mr. Arpit Agarwal	IFFCO Kisan Finance Limited, 224, Second Floor, Chandra Complex, Beside Hotel Kingsway Under Express Highway, Ring Road no.1, Telibandha, Raipur, Chhattisgarh – 492001 Contact No. 9926043677 Email: arpit.agarwal@kisanfinance.com
5	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, Rajasthan-302019 Contact No. 9829042977 Email: narendra.moolchandani@kisanfinance.com
6	Andhra Pradesh	Mr. Mendu Ravi Babu	IFFCO Kisan Finance Limited, H.No: 56-2-14/1 , GJR Centre, 2nd Floor, Pantakaluva Road, Patamata, Vijayawada, Andhra Pradesh -520010 Contact No. 8978855663 Email: mendu.ravibabu@kisanfinance.com
7	Telangana	Mr. Mendu Ravi Babu	IFFCO Kisan Finance Limited, GJR Centre, 3rd Floor,1-7-392, CVK Square Park, Sarojini Devi Road, Secunderabad, Telangana -500003 Contact No. 8978855663 Email: mendu.ravibabu@kisanfinance.com
8	Haryana	Mr Ajay Pal	IFFCO Kisan Finance Limited, B.S. Nakai Bhawan, IFFCO Building, Plot no. 2 (B & C), Sector 28 A, Madhya Marg, Chandigarh, Haryana- 160001 Contact No. 7087434123 Email: ajay.pal@kisanfinance.com