

AURUM INSTAFINANCE INDIA PRIVATE LIMITED
(Formerly Dico Transport Corporation Private Limited)

GRIEVANCE REDRESSAL POLICY

❖ **Introduction:**

M/s Aurum Instafinance India Private Limited (Formerly Dico Transport corporation private Limited), a registered NBFC is dedicated to provide the highest quality of services to its clients. To accomplish this, we have started a dedicated Grievance Cell to timely and efficiently address the grievances of Customers, employees, investors and Third-Party Service Provider. We have developed the mechanism to solve the grievances on the priority basis within a prescribed time period.

❖ **Objective of the policy:**

- ❖ To Prompt, excellent and efficient customer services and high-level customer satisfaction
- ❖ To maintain the transparency with the clients
- ❖ To take appropriate actions and ensure that promises are kept
- ❖ To prevents minor disagreements developing into more serious disputes.

❖ **Mechanism for complaints:**

Complainant/concerned person can lodge his/her grievance through any of the following channel:

❖ ***Through Grievance Redressal Officer/Nodal officer:***

- ❖ The concerned person may approach Grievance Redressal Officer of the Company for complaints relating to services offered by the company.
- ❖ The Grievance Redressal Officer will forward the complaints received by her to the concerned department of the company to which the complaint pertains for necessary action on the same, within a reasonable time.

❖ ***Visit the office of the company:***

The concerned person can visit the office of the company and can submit the copy of complaint/grievance in hard copy within the working hours (i.e. 9.30 A.M.-6.30 P.M.) of the company and can post the complaint through courier with the full disclosures as required such as name, address and contact details of the person or can email the complaint with the full disclosures at the given mail id.

REGISTERED OFFICE ADDRESS

33/1, N. S. ROAD, ROOM NO. 247 2ND FLOOR, Kolkata, West Bengal-700001

CIN-U64990WB1987PTC042227

❖ Resolution of grievances / complaints:

The procedure for addressing grievances is as follows:

- ❖ Any employee/Nodal officer if, received the complaint from any customer or from the regulatory authority via walk-in, call, Message, email or notice then shall communicate the complaint to the concerned department within 3 working days from the date of receipt from customer or from branch to provide solution/reply of the same. Further if the complaint received at branch, then the concerned person shall send the complaint to concerned department at the end of the day.
- ❖ The concerned department head shall resolve the complaint within 15 working days of receiving the complaint and report to the Nodal officer.
- ❖ The Nodal officer or the employee who resolved the complaint shall communicate the same to office or to the complainant within 3 working days from the date of receipt of solution.
- ❖ The total TAT for resolution of the complaint is 30 days from the date of receipt of complaint and if fails to do so within TAT in some cases the company shall communicate the reasons of delay to customer.
- ❖ The Nodal Officer shall maintain the Grievance Redressal Register/Complaint Register either electronically or physically at every office or at head office, and shall include full details of the complainant (name, address and contact details), date of receipt, fact of the complaint, communication date to CIC, resolution from CIC in applicable cases etc.
- ❖ The concerned department shall inform the committee about the complaint and place the register before them for them for review at the end of every month.

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Grievance Redressal Officer/Nodal officer:

Name: Mr. Subhash Kedia

Designation: Grievance redressal officer/Nodal Officer

Office address: 33/1, N. S. ROAD, ROOM NO. 247 2ND
FLOOR, Kolkata, West Bengal-700001

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