

CUSTOMER'S GRIEVANCE HANDLING MECHANISM

ACFL's policy on customer grievance redressal is based on the following principles:

- All initiatives and strategies of ACFL will be customer focused.
- Transparency, Prompt and efficient customer service.
- ACFL endeavours that its employees work in good faith and without prejudice to the interests of the client.

The following procedure for the redressal of client's grievance has been devised to be observed at branches and Corporate Office:

Stage 1 - ACFL members or prospective members may contact our branches or write to the Branch Head explaining the details of their issues.

Stage 2 - If she does not receive a response within 7 days from the channels under STEP: 1, or, if she is not satisfied with the response received, she can escalate her complaint our **Grievance Redressal Officer at our Corporate Office Toll Free No. 1800-3456-055** (from 10.00 AM to 04:00 PM Except Saturday, Sunday and other Holidays). The Customer will also be entitled to reach out Corporate Office directly on toll free number.

Stage 3 - If she is not satisfied with the response received from the Branch level or channels under STEP 2, or if she does not get satisfactory resolution in 10 days, she may contact the **Office of the Chief Nodal Officer**.

Phone Lines : **0612- 2269555**

Mail Id : **complain@acfl.co.in**

Stage 4 - Where complainants are not satisfied with the outcome of the investigation conducted by the ACFL into their complaints, they shall have the rights to refer the matter to grievance redressal cell of industry association **MFIN on Toll-Free No- 1800 2700 317**

or

If the complaint/dispute is not redressed within a period of one month, the customer may also reach out to the dospatna@rbi.org.in or to the followings:

CRPC (Centralised Receipt & Processing Centre), RBI Address: C/o Reserve Bank of India, South Gandhi Maidan, Patna - 800001, Bihar Phone: 14448/1800-202-3737 Email: crpc@rbi.org.in	Office of the RBI Ombudsman Address: Office of the Banking Ombudsman, C/o Reserve Bank of India, South Gandhi Maidan, Patna - 800001, Bihar STD Code: 0612 Telephone: 2322569 / 2323734 Email: cmsbopatna@rbi.org.in
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