



CUSTOMER GRIEVANCE REDRESSAL POLICY

Finovest Customer Grievance Redressal Policy

1. Introduction

At Finovest, we are committed to providing the best possible service to our customers. This Customer Grievance Redressal Policy outlines the framework for addressing and resolving customer complaints in a timely and effective manner, in accordance with the guidelines issued by the Reserve Bank of India (RBI).

2. Objectives

- To ensure fair and prompt resolution of customer grievances.
- To provide a transparent and efficient mechanism for handling customer complaints.
- To enhance customer satisfaction and trust in our services.

3. Scope

This policy applies to all customers of Finovest who have availed of our gold loan services or have made contributions to our schemes.

4. Grievance Redressal Mechanism

4.1. Customer Service Points

Customers can lodge their complaints through the following channels:

- **In-person:** Visit any of our branches and speak to the Branch Manager.
- **Phone:** Call our customer service helpline at **18008899787**.
- **Email:** Send an email to **customercare@finovestgroup.com**.
- **Online:** Submit a complaint through our website at [insert website link].

4.2. Acknowledgment and Resolution

- All complaints will be acknowledged within 24 hours of receipt.
- We aim to resolve all complaints within 7 working days. If additional time is required, the customer will be informed of the reasons for the delay and the expected resolution time.

4.3. Escalation Matrix

If a customer is not satisfied with the resolution provided, they can escalate the complaint to higher authorities within Finovest:

- **Level 1:** Branch Manager
- **Level 2:** Regional Manager (Regional Grievance Redressal Officer)
- **Level 3:** Grievance Redressal Officer (GRO)

Contact details for each level of escalation will be provided on our website and at all branches.

4.4. Internal Ombudsman

In accordance with RBI guidelines, Finovest has appointed an Internal Ombudsman (IO) to independently review and resolve complaints that remain unresolved after being escalated to the GRO.

5. Monitoring and Review

The Grievance Redressal Mechanism will be monitored by a dedicated committee to ensure its effectiveness. Regular reviews will be conducted to identify areas for improvement and to ensure compliance with RBI guidelines.

6. Disclosure

This policy will be prominently displayed on our website and at all branches. Customers will be informed of their rights and the process for lodging complaints.

7. Conclusion

Finovest is committed to resolving customer grievances in a fair and transparent manner. We value our customers and strive to continuously improve our services based on their feedback.