

## Grievance Redressal mechanism for grievances under the Scheme for Grant of Ex-Gratia Payment issued by Ministry of Finance

### Objective

This document formalizes an effective and suitable mechanism for receiving and addressing complaints on “Scheme for grant of Ex-Gratia payment for the period between 1.3.2020 – 31.8.2020 from Clients announced by Department of Finance, Govt. of India

The objective of this document is to ensure that all complaints raised by the Clients with respect to the said scheme are dealt with courtesy and resolved within the specified TAT of 7 days.

### Grievance Redressal Cell

Grievance Redressal Cell shall be headed by senior level official supported by team of associates in various branches.

Responsibilities of Customer/Grievance Service Cell:

1. Monitor resolution of “Scheme for grant of Ex-Gratia” payment related complaints received from customers within a TAT of 7 days and do necessary follow-up with the concerned officials.
2. Find below the escalation matrix to resolve the “Scheme for grant of Ex-Gratia” payment related complaints received from customer within the specified TAT of 7 days.

Escalation Matrix	
Level 1	Customer Service – Call Center Executive
Level 2	Grievance Redressal Officer/Nodal Officer
Level 3	Head GRO/Principal Nodal Officer

#### Level 1

- Level 1 includes call center, email & walk-in at branches. LTFS will acknowledge the customer issue and capture the same in the appropriate system
- If the customer is not satisfied with the response offered, then the customer may choose to refer the matter to Level 2 (Grievance Redressal Officer)

Call center	Email	Walk-in
7264888777	customercare@ltfs.com	Any Branch

#### Level 2:

- Grievance redressal Office will acknowledge the customer issue and record in the system
- If the customer is not satisfied with the response offered then customer may choose to refer the matter to Level 3 (Head GRO)

Write	Email	Phone
L&T Finance Limited, 2 <sup>nd</sup> Floor, Brindavan, Plot.No177, C.S.T Road, Kalina, Santa Cruz (E), Mumbai 400098	gro@ltfs.com	18001020476

#### Level 3:

- Head GRO office will acknowledge the customer issue and capture the same in the appropriate system.

Write	Email	Phone
L&T Finance Limited, 2 <sup>nd</sup> Floor, Brindavan, Plot.No177, C.S.T Road, Kalina, Santa Cruz (E), Mumbai 400098	headgro@ltfs.com	022-62125237

The TAT for resolving the customer grievance under the scheme is 7 days from the data of receipt of complaint.

The details of Nodal officers for four zones are provided below:

Region	Area of Operation	Details of the Nodal Officers
<b>Kolkata</b> C/o Reserve Bank of India 15, Netaji Subhash Road; Kolkata- 700001. STD Code:033 Telephone No. 22304982 Fax no. - 22305899 Email – nbfcokolkata@rbi.or.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand	<b>Name</b> : Mr.Subhamoy Lahiri , Regional Manager
		<b>Registered Office:</b> Technopolis Building, 7th Floor, Sector V, Bidhan Nagar, Kolkata – 700091.
		<b>Contact no.</b> – 9748422307
		<b>Email id:</b> <a href="mailto:subhamoy.lahiri@ltfs.com">subhamoy.lahiri@ltfs.com</a>
<b>Mumbai</b> C/o Reserve Bank of India RBI Byculla Office Building, Opp. Mumbai Central Railway Station Byculla, Mumbai -400008. STD Code:022 Telephone No. 23028140 Fax no. 23022024 Email – nbfc Mumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu.	<b>Name</b> : Mr.Punit Girish Thaker, Regional Manager
		<b>Branch Office:</b> Sagar Tech Plaza B-Wing, Unit No 407-411, Safed Pul, Saki Naka, Mumbai, Maharashtra 400072.
		<b>Contact no.</b> : 9167257501
		<b>Email id:</b> <a href="mailto:punitthaker@ltfs.com">punitthaker@ltfs.com</a>
<b>New Delhi</b> C/o Reserve Bank of India Sansad Marg; New Delhi - 110001 STD Code : 011 Telephone No: 23724856 Fax no. - 23725218 – 19 Email – nbfcnewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir.	<b>Name</b> :Mr. Jayant Moharana, Regional Manager
		<b>Branch Office:</b> 5th Floor, DCM Building, Barakhamba Road, New Delhi 110001.
		<b>Contact no.</b> : 9899734567
		<b>Email id:</b> <a href="mailto:jayantmoharana@ltfs.com">jayantmoharana@ltfs.com</a>
<b>Chennai</b> C/o Reserve Bank of India Fort Glacis, Chennai – 600 001. STD Code :044 Telephone no. - 25395964 Fax no. : 25395488 Email – nbfcchennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry.	<b>Name</b> :Mr. R Mukesh Rao, Regional Manager
		<b>Branch Office:</b> KGN Towers, No.62, Ethiraj Salai, Egmore, Chennai – 600105.
		<b>Contact no.</b> : 9380288909
		<b>Email id:</b> <a href="mailto:RMukeshRao@ltfs.com">RMukeshRao@ltfs.com</a>