

GRIEVANCE REDRESSAL POLICY

It shall be the endeavour of the Company to improve the quality of service and redress complaints and grievances, if any, of the customers as part of Customer Relationship Management.

Below are the various ways/modes through the customers can register their complaints/queries/enquiries:

The customers have the following ways of approaching the Company as per details mentioned below:

Voice Support- The customer can call us at Customer care at 033- 6646 1500 between 10:00 am to 6:00 pm from Monday to Friday (except Public Holidays).

Email Support- Please write to Grievance Redressal Officer – Mr. Sandip Majumdar at <https://jacipl.in/> (Please ensure to mention your loan account number and contact number in the email).

The customer will receive a response from the team within 20 business days but there would be instances wherein the team may even take longer to respond/reply.

Escalations:

Level 1: A customer not satisfied with the response at Level 1, can further escalate the matter/query/complaint to the below:

– Nodal Officer – Mr. Rajesh Jain

– nodal@jacipl.com

– 27AB Royd Street, Kolkata – 700016

An assurance is given to the customer that he would receive a response within 10 business days and due efforts will be taken to resolve the complaint well before that.

COMPLAINTS TO OMBUDSMAN

In case the customer does not receive a response from the Nodal Officer within one month from the date of making a representation to the Lender, or if the customer is not satisfied with the response so received, a complaint may be made in accordance with the 'The Ombudsman Integrated Scheme for Non-Banking Financial Companies, 2021' ("Ombudsman Integrated Scheme") to the Ombudsman in whose jurisdiction the office of the Lender complained against, is located as mentioned hereunder:

Contact details of the Ombudsman

Mode	Contact Point
Online	on CMS portal of RBI at https://cms.rbi.org.in .
Electronic/ Physical	Physical complaint (letter/post) in the form as specified in Annexure 'A' in the Scheme (available in company's website) to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh – 160017 Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm)



A copy of the Ombudsman Scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also displayed in our website

If the customer is not satisfied with the resolution received or if the customer does not hear from us in 30 days, then he may escalate his grievance to the regulator at the below address:

Department of Non-Banking Supervision

Kolkata, Regional Office

Reserve Bank of India,

No.15, Netaji Subhas Rd, Fairley Place, B.B.D. Bagh, Kolkata, West Bengal 700001

Link to Sachet Portal

<https://sachet.rbi.org.in/>

