

If you have a complaint or grievance

Customer Service ethos is strongly embedded in all of De Lage Landen Financial Services India Pvt. Ltd.'s ("Company") processes. We believe superior customer service is pivotal to the Company's growth through retention and expansion of the customer base.

Please tell us if you are happy with us. Please also tell us if you have a complaint or grievance. We view this as an opportunity to better understand your needs as well as a key influence during our journey to continuously improve our products and services.

Complaint registration: You can lodge your customer complaint giving full details through any of the following channels made available for your convenience:

	Vendor Finance division	Agri Finance division
<i>Email</i>	addressed to Customer Service officer: mayihelptyou@dllgroup.com	Not available
<i>Phone</i>	022 - 2482 3099	Toll-free No. 18001236654
<i>Letter</i>	addressed to Customer Service officer at De Lage Landen Financial Services India Private Limited, 20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013	
<i>Complaint register</i>	maintained at the Head Office/branch	

Escalation:

If you are not satisfied with the resolution provided, you may contact the Grievance Redressal Officer / Principal Nodal Officer (under Integrated Ombudsman Scheme, 2021): Bhushan Ghughe, Team Leader - Operations

20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

Telephone No.: +91 22 2482 3160

Email Address: bhushan.ghughe@dllgroup.com

If you feel the need to escalate further, please get in touch with:

Bhusan Kumar Gupta, Senior Legal Counsel & Compliance Officer

20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.

Telephone No.: +91 22 2482 3158

Email Address: bhusan.gupta@dllgroup.com

If your complaint has not been responded to within one month, is rejected wholly or in part, or not redressed or resolved to your satisfaction, you may file an online complaint with the Ombudsman at (<https://cms.rbi.org.in>). Complaints can also be filed through the dedicated e-mail (CRPC@rbi.org.in) or sent in physical mode to 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India ("RBI"), 4th Floor, Sector 17, Chandigarh - 160017 in the format prescribed under the Ombudsman Scheme. Additionally, you may reach out to the Hindi / English / multi-lingual Contact Centre with the toll-free number – 14448 between 9:30 am to 5:15 pm. The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and guide you in filing a complaint. A copy of the Ombudsman Scheme is available on RBI's website (<https://rbi.org.in>) and on the CMS portal (<https://cms.rbi.org.in>).

You may also choose to approach Officer-in-Charge, Dept. of Non-Banking Supervision, Reserve Bank of India, Mumbai Regional Office, 3rd Floor, Opp. Mumbai Central Railway Station, Byculla, Mumbai - 400 008.

Other salient features of the Integrated Ombudsman Scheme, 2021:

Any customer aggrieved by an act or omission of the Company resulting in deficiency in service can lodge a complaint under the Ombudsman Scheme either personally or through a duly appointed authorized representative other than an advocate. 'Complaint' means a representation in writing or through other modes alleging deficiency in service on the part of the Company, and seeking relief under the Ombudsman Scheme. 'Deficiency in service' means a shortcoming or an inadequacy in any financial service provided by the Company which may or may not result in financial loss or damage to the customer.

No complaint for deficiency in service shall lie under the Ombudsman Scheme in matters involving: (a) commercial judgment/commercial decision of the Company; (b) a dispute between a vendor and the Company relating to an outsourcing contract; (c) a grievance not addressed to the Ombudsman directly; (d) general grievances against Management or Executives of the Company; (e) a dispute in which action is initiated by the Company in compliance with the orders of a statutory or law enforcing authority; (f) a service not within the regulatory purview of the RBI; (g) a dispute between regulated entities; and (h) a dispute involving employee-employer relationship. Also, a complaint under the Ombudsman Scheme shall not lie unless the complaint is made to the Ombudsman within one year of the customer receiving a reply from the Company to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint. The Ombudsman will not entertain a complaint which is: (i) already pending before an Ombudsman, or settled or dealt with on merits by an Ombudsman whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned; (ii) pending or settled or dealt with on merits before any court, tribunal or arbitrator or any other forum or authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned; (iii) abusive or frivolous or vexatious in nature; or (iv) the complaint to the Company was made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims.
