

## GRIEVANCE REDRESSAL MECHANISM

The Company i.e. the Lender ("UFSL") has laid down the appropriate grievance redressal mechanism within the organization to resolve disputes arising from the customers in regard to their loans or otherwise, which ensures that all disputes arising are under the decisions of the Company's functionaries and are heard and disposed of at the next higher level.

The objective of this Mechanism is to ensure that:

- a. Borrowers are treated fairly at all times.
- b. All queries, requests, and complaints raised are dealt with courtesy, accuracy, and resolved in time.
- c. Equality to Borrowers who avail services through multiple channels. i.e. call, head office, emails, Letters, website.

The Company follows a Three (3) tier approach for redressal of customer grievances, as detailed below.

### 1. Level 1:

- i. In case of any service request / complaints, the customer/ borrower may contact the customer engagement team/ Customer Service Department on any of the below mentioned contact points:

Email: [info@ushafinancial.com](mailto:info@ushafinancial.com) / [usha.nbfc@gmail.com](mailto:usha.nbfc@gmail.com) / [legal@cashsuvidha.com](mailto:legal@cashsuvidha.com)

Toll Free Number for customers calling from India: 18001032348

Registered Office Landline Number: 0120-4320775

Website: [www.ushafinancial.com](http://www.ushafinancial.com)

#### **Written request to the below mentioned details:**

CUSTOMER SERVICE DEPARTMENT

USHA FINANCIAL SERVICES LIMITED

Regd. Office at: 73, First Floor, F.I.E, Patparganj, Delhi-110092,

Corporate office at 3rd Floor, Plot no 40,

Near Wave Cinema, Kaushambi, Ghaziabad, UP-201010

- ii. The company shall give an acknowledgement on receipt of service request / complaint, within 2 working days by us to the customer via e-mail/ letter by post/ SMS/any other form of legally valid electronic communication including WhatsApp, if any.
- iii. At such level, if the Company is able to adequately investigate and examine the issue, it shall endeavour to respond to the same within a period of 14 days.
- iv. However, in case where a complaint warrants extensive investigation and/or support of the customer to identify the perpetrator, root cause analysis, or under litigation (incl. pending with local Police authorities), the TAT for responding and resolving such complaints may be more than 14 days.
- v. In case the customer is not satisfied with the resolution/response provided by the customer engagement team/s as above, then customer shall escalate to Level 2 as given below.



### 2. Level 2

In case the customer request / complaint remains unresolved for a period of 14 days or in case the customer is not satisfied with the resolution at Level 1 or in case of delayed or no response from the above respective channel/level within the specified timeline, such complaint may be escalated to the Grievance Redressal Officer (GRO) of the Company whose details are herein below:

Kind Attn: MR. PRANAY DHONDIYAL  
GRIEVANCE REDRESSAL OFFICER (GRO)

USHA FINANCIAL SERVICES LIMITED

Regd. Office at: 73, First Floor, F.I.E, Patparganj, Delhi-110092,

Corporate office at 3rd Floor, Plot no 40,

Near Wave Cinema, Kaushambi, Ghaziabad, UP-201010

Email: [Grievance@ushafinancial.com](mailto:Grievance@ushafinancial.com)

Telephone: 0120-4320775/ 8595669764

The company shall make their best efforts to resolve customer's complaint at this level basis on its merit.

### 3. Level 3:

- i. If the complaint is not redressed within a period of 30 days or if the customer is dissatisfied with the resolution received at Level 2 hereinabove, the customer may further escalate to Ombudsman via CMS Portal or Electronic / Physical mode by following procedure as mentioned below table:

SR. NO.	PARTICULARS	Click on the Link
A.	<b>Salient features of Company Ombudsman Scheme</b>	<a href="https://www.ushafinancial.com">https://www.ushafinancial.com</a>
B.	<b>Format of Complaint to Ombudsman</b>	<a href="https://www.ushafinancial.com">https://www.ushafinancial.com</a>
C.	<b>Contact Officers of Nodal Officer of UFSL/Company</b>	<a href="https://www.ushafinancial.com">https://www.ushafinancial.com</a>
D.	<b>CMS portal</b>	<a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> , Helpline No: 14440

- ii. If the customer/borrower is aggrieved by the Ombudsman Award or rejection of complaint by Ombudsman Office, customer can file an appeal within 30 days of receipt of Award or rejection of complaint to-

**Executive Director**  
**Consumer Education & Protection Department (CEPD)**  
Reserve Bank of India.  
6 Sansad Marg,  
New Delhi-110001  
Email: [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)  
Helpline Number: 14448

The Appellate Authority may, if it is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

