

GRIEVANCE REDRESSAL MECHANISM FOR LOAN PRODUCTS

- In case of any complaint/grievance, the applicant/borrower/customer will have to inform the BAF in writing by email to customerservice@bafindia.com . The BAF shall immediately take up the matter for redressal.
- If the complaint/grievance addressed to the Customer Service is not taken up or resolved within 10 days or applicant/borrower/customer is not satisfied with response received from the Customer Service, may approach the Nodal officer of their respective zone.
 - Contact details of the Nodal Officers, who can be approached by the applicant/borrower/customer for resolution of complaints against the Company, are as under:

Nodal Officers	Regional Offices Covered
Nodal Officer, North Zone 4 th Floor, Videocon Tower, E-1, Jhandewalan Extension, New Delhi - 110055 PH: – 011 – 4361 1117 Email ID: nodalofficernorth@bafindia.com	Delhi, Jaipur, Lucknow
Nodal Officer, South Zone 12 th Floor, Lebara Tower, Door No. 327, Anna Salai, Teynampet, Chennai – 600006, Tamil Nadu PH: 044 – 4041 2638 Email ID: nodalofficersouth@bafindia.com	Chennai, Madurai, Cochin, Hyderabad, Vijayawada, Calicut, Bangalore
Nodal Officer, West Zone 215, ABC Second Floor, City Point 17, Boat Club Road, Pune – 411001, Maharashtra PH: 020 – 4103 4502 Email ID: nodalofficerwest@bafindia.com	Pune, Ahmedabad, Bhopal
Nodal Officer, East Zone P-255B, First Floor, CIT Road, Scheme VI (M), Kakurgachi, Kolkata – 700054, West Bengal PH: 033 – 4017 2909 Email ID: nodalofficereast@bafindia.com	Kolkata, Ranchi, Guwahati, Bhubaneswar

- If the complaint/grievance addressed to the Nodal Officer(s) is not taken up or resolved within 10 days or applicant/borrower/customer is not satisfied with response received from the Nodal Officer(s), may approach the Grievance Redressal Officer of the Company.
 - Contact details of the Grievance Redressal Officer, who can be approached by the applicant/borrower/customer for resolution of the complaint/grievance against the Company are as under: -

Grievance Redressal Officer
Bussan Auto Finance India Pvt. Ltd.
4th Floor, Videocon Tower
E-1 Jhandewalan Extension
New Delhi-110055
Email: grievanceofficer@bafindia.com

- If the complaint/grievance/dispute is not redressed within a period of one month after the date of representation or complaint to the BAF, the applicant/borrower/customer may approach to NBFC Ombudsman of RBI of their respective zone (*not later than one year after the reply received from the BAF*).

- Contact details of the NBFC Ombudsman are as under: -

NBFC Ombudsman	Area of Operation
NBFC Ombudsman, North Zone C/o Reserve Bank of India, Sansad Marg, New Delhi -110001 Tel No. 044 – 25395964 Fax No. 25395488	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
NBFC Ombudsman, South Zone C/o Reserve Bank of India Fort Glacis, Chennai 600 001 Tel No. 044 – 25395964 Fax No. 044 – 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
NBFC Ombudsman, West Zone C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
NBFC Ombudsman, East Zone C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001 Tel. No. 033 – 22304982 Fax No. 033 – 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

OR

If the complaint/grievance/dispute is not redressed within a period of one month after the date of representation or complaint to the BAF, the applicant/borrower/customer may appeal to the Officer-in-Charge of the Delhi Regional Office of Department of Non-Banking Supervision (DNBS) of RBI, under whose jurisdiction the registered office of the Company falls, which presently is as under: -

General Manager
Department of Supervision
Reserve Bank of India
6, Parliament Street
New Delhi – 110001
Email: dnbsnewdelhi@rbi.org.in