



MESSAGE TO OUR CUSTOMERS

Bussan Auto Finance India Pvt. Ltd. (BAF) aims to continually improve its service delivery for our Customers including individuals, students, corporate and business houses and visitors by providing responsive, proactive and professional levels of service.

Our Policy tells you about our commitment to service and the standards of service you can expect from us.

We value your feedback on how we are performing and just as important, with your suggestions on how you feel we can improve our service delivery or any complaints you may have.

I welcome your comments on any of our services.

You can contact Company by e-mail, in person, fax or letter, as detailed below:

E-Mail: customerservice@bafindia.com

Visit our website: www.bafindia.com and
write directly into [Customer Feedback](#) or [Customer Helpdesk](#)

Opening hours: Monday to Friday: 9:30am - 6:00pm &
Saturday: 9:30am- 2:30pm

Toll Free No.: 1800-10-BAF-4U/1800-10-223-48

Tel.: 011- 49580400

Fax: 011 - 49580444

Registered & Postal Address: 4th Floor, Videocon Tower,
E-1, Jhandewalan Extension,
New Delhi-110055

KOJI ARAI, MANAGING DIRECTOR

CUSTOMER SERVICE POLICY

OUR MVV

BAF MISSION

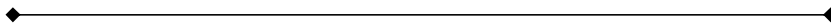
We exist to enrich the lifestyle of Indian society through customer-friendly and quality financial services.

BAF VISION

We aspire to be the most preferred financial solution provider that can meet the needs of our customers throughout India.

BAF VALUES

- **Integrity:** Build trust with Integrity, fairness and humility.
- **Customer First:** We understand the changing needs of our customers and consistently exceed their expectations in a speedy, courteous and effective manner.
- **Transparency:** We cultivate and reflect transparency in all our dealings.
- **Open Corporate Culture:** We provide our employees with an open corporate culture and platform for self-development and professional excellence.



BAF COMMITS TO

Provide the highest level of service to our customers. In doing this, our staff have agreed to:

- Provide you with prompt, professional, friendly and courteous service.
- Listen to you and respond to your individual needs.
- Provide you with answers to your enquiries and/or make arrangements for the enquiries to be addressed
- Communicate our decisions clearly and explain fully the reasons for them.
- Accept responsibility for the standard of customer service as contained in this document.

EVALUATING AND IMPROVING OUR PERFORMANCE

We will regularly monitor and seek to improve the quality of our service through customer satisfaction surveys and your feedback. This information will allow us to gauge satisfaction levels and set goals and standards that will further improve the delivery of services.

YOUR CONTRIBUTION

BAF will strive to achieve the level of customer service outlined in this document. You can assist BAF by ensuring that you provide a complete application form and the correct details wherever these are required.

CUSTOMER CARE SERVICE LEVEL CONCEPT

CONTACT US THROUGH

- I. Walk-In Customers
 - To our Regional Office /Head office.
 - At dealership
 - Any BAF India Counter

- II. Through Phone
 - Call at our Toll Free No. 1800-10-BAF-4U/1800-10-223-48.
 - 011-49580400

- III. Through Email
 - Write us at customerservice@bafindia.com
 - Visit our website www.bafindia.com and write directly into “[Customer Feedback](#)” or “[Customer Helpdesk](#)”.

- IV. Through Letter write us at Our HO Address.
Customer Service Desk

4th Floor, Videocon Tower,
E-1, Jhandewalan Extension,
New Delhi-110055

For BAF India locations please see attached “Branch office locator “

CUSTOMER GRIEVANCE REDRESSALMECHANISM

At BAF India, we aim to provide best customer service and is consistently striving on creating a robust and efficient customer service platform .If the customers have any issues or wish to register a complaint, they can reach us at any of the following :--

- **LEVEL 1**

- **Walk - In**

At our Regional Office/Corporate Office mentioned under "Contact Us" at our website

At BAF India Counters.

- **Call Us**

The customer can call us and log any grievances at **1800-10-BAF-4U / 1800-10-223-48 (toll- free) or 011-49580400**

- **Fax**

You can also communicate any grievances through Facsimile at the given number: **011-49580444**

- **Sent us an email**

You can write at the given e-mail ID: **customerservice@bafindia.com**

- **Website**

You can also contact us through our official website by visiting us at **www.bafindia.com** and write directly under the Customer support.

- **Write to us**

You can also write to us at: **Customer Service Desk, 4th Floor, Videocon Tower, E-1, Jhandewalan Extension, New Delhi 110055.**

- **LEVEL 2**

- **Escalation of Complaints - To Grievance Redressal Officer**

- If your complaint is not redressed by the Customer Service, you can escalate the same to the Grievance Redressal Officer as under:--

- **Chief Financial Officer**

Bussan Auto Finance India Pvt. Ltd

4th Floor , Videocon Tower,

E-1, Jhandewalan Extension,

New Delhi - 110055

+91-11-4361 1102

grievanceofficer@bafindia.com

- **LEVEL 3**
 - **Escalation to RBI**
 - In case the complaint /dispute is not redressed by the company within a period of **One Month from date of escalation to level 2**, you may appeal to Officer in charge of Reserve Bank of India as under :-
 - **General Manager**
 Department of Non – Banking Supervision
 Reserve Bank of India
 6, Parliament Street
 New Delhi -110001
+91-11-2371 4456
dnbsnewdelhi@rbi.org

STANDARDS FOR CUSTOMER CARE

1. Responding to correspondence

BAF India will answer all the correspondence from public –including letters, faxes and emails –in a fast and clear manner.

- To answer all correspondence (excluding emails) within 3 working days.
- To answer all correspondence through Email/Website (portals: Customer compliments and customer complains) within 1 working day.
- To use corporate signatures at all times.
- To use corporate recommended font (Arial 10pt to Arial 12pt) and “BAF India” logo wherever necessary.
- To use corporate templates for letters.
- No original documentation should be emailed instead it should be converted to .PDF format or scan copy will be used for emailing.

2. Walk-ins

Members of staff will see the visitors punctually when an appointment has been made at the office or an external venue. If no appointment has been made, members of staff will see visitors as promptly as is reasonably possible.

- To see visitor within 10 minutes of any appointment that has been made.
- Maximum length of time a person without an appointment should have to wait before they see a representative of BAF India is 10 minutes.
- The query is required to be registered by the attendant with Customer care department (Head Office) immediately after receiving it for its resolution, if he is not able to resolve it.
- At external meetings member of staff should arrive 10 minutes early, dressed appropriately.

- All employees should carry company identification at all times.

3. Answering telephone calls.

Telephone calls will be answered in a fast and professional manner.

- To answer the telephone call within 5 rings.
- While answering the call, standard communication manners to be followed.
- The Reference no. of the query to be given immediately to the customer on receiving a query and same can be used by the customer for future reference.
- When transferring calls, ensure the BAF India staff member is available to accept the call. If not, the call to be returned within 2 hours.

4. TURN AROUND TIME COMMITMENT

There is turn-around-time of 3 days Maximum for responding to all customer complaints or queries from the date of receipt of your complaint/Queries.

WORKING DAYS / WORKING HOURS

Days/Working Days means all the days during the working hours on which the BAF India (Bussan Auto Finance India Pvt. Ltd) is officially working and does not include any holiday.

Working hour's means 9.30 AM to 6.00 PM from Monday to Friday and 9:30 AM to 2:30 PM on Saturday except the day which is not officially announced.

5. FAQs or Circumstances.

BAF India has a ready recknor on our website about all frequently asked questions by the customers. This will help our customers to get a clear procedure of the resolution of various queries raised by other customers.

For FAQs please refer attached spread sheet.

6. Customer Service Quality Check.

BAF India analyses its services and take various actions for collection feedback of the customers, which can be thereby used as a Quality check and required actions can be taken for the improvement in the services :-

I. WELCOME CALLING:

The customers are called after the disbursement of their loan by BAF India.

- Complete details of the loan including loan agreement no., loan amount, tenure, EMI amount, EMI due date cycle are given to customer.
- If customer has any issues/problems the same is noted and preceded for its resolution.

- Feedback of customer is taken about the services of BAF India along with any suggestions which customer wants to give.

7. **Customer Service Activities to be followed by Regional Offices:-**

There are certain activities to be followed by all regional offices and at all the dealerships covered:-

- **Charge Display** (giving details of all the charges) should be displayed at all the BAF India Counters.
- **Mission Vision Values** (MVV) should be displayed at the desk of Finance Coordinator at dealership.
- All the Finance Coordinator should wear **BAF Uniform**.
- **Local Language Application Form** and **Local Language Loan Agreement** should be available at all BAF counters for reference of customers who do not understand English.
- **Sampled filled application form** should be available at all BAF India counters.
- **Guidelines for finance application** should be used by finance coordinator to give presentation to customer.
- **Complaint Register** should be available at all the BAF India Offices and BAF India counters

9. **Activities from IT**

- Auto reply to all the mails coming to customerservice@bafindia.com
- Adding a message for receiving promotional mails of BAF India to customer and customers confirmation for same

10. **Printing, POP & Stationary**

- There should be display of Toll Free No., customer care ID and website address on all the stationary sent to the customers.

Note: Additions will be done to customer service policy as per the requirement.