

Extract of Fair Practice Code

Grievance Redressal Mechanism:

- a. The Company has a system and a procedure for receiving, registering and disposing of complaints and grievances. The grievance redressal mechanism will also deal with the issue/complaints/grievances relating to services provided by the outsourced agencies appointed by the Company.
- b. All disputes in relation to the products and services shall be heard and disposed of within 30 days from the date of receipt of the complete details in respect of the grievance.
- c. The Company has multiple channels of communication and following are modes through which customers can raise complaint with us:
 - i. Email: Customer can write to us at customersupport@ashvfinance.com
 - ii. Telephone: Customer can call us at 022 6249 2700
 - iii. Post: Customer can write to us at Ashv Finance Limited, 12B, 3rd Floor, Techniplex-II IT Park, Off. Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra, India.
- d. Customer/Borrower can also contact our Grievance Redressal Officer/Principal Nodal Officer, the details of whom are mentioned below clearly stating the nature of their grievance along with necessary documents, if any.

Name of the Grievance Redressal Officer/Principal Nodal Officer: Ms. Shristi Padia
Address: Ashv Finance Limited 12B, 3rd Floor, Techniplex-II IT Park,
Off. Veer Savarkar Flyover,
Goregaon (West), Mumbai – 400062.
Phone: 022-62492700;
Email ID: grievanceofficer@ashvfinance.com

- e. In case complaint / dispute is not redressed within a period of one month or if the borrower /customer is not satisfied with the decision of the Grievance Redressal Officer, the borrower /customer may appeal to the Officer-in-Charge of the Regional Office of DNBS of Reserve Bank of India at the below address:

Officer-in-Charge
Reserve Bank of India
Department of Supervision,
4th Floor, Byculla Office Building,
Opp. Mumbai Central Station,
Byculla, Mumbai - 400 008
Phone: 022 23028140
Fax No.: 022 23022024
Email ID: nbfcomumbai@rbi.org.in

A consolidated report of periodical review of compliance of fair practice code and functioning of the grievances redressal mechanism at various levels of management may be submitted to the Board/Committee of Directors at regular intervals as may be prescribed by it.