

**FORTUNE INTEGRATED ASSETS
FINANCE LIMITED****Grievance Redressal Mechanism Policy**

Version Control Number	Author	Date Created /updated	Date Effective	Version Description
V.1.0.0	Compliance & Secretarial team			

1. Applicability:

Customer service is extremely important for sustained business growth and as an organisation we strive to ensure that our customers receive exemplary service across different touch points.

This Policy (Grievance Redressal Mechanism Policy) is applicable to all Customers, Employees and other stakeholders of Fortune Integrated Assets Finance Limited (“the Company”).

The purpose of policy is to ensure that;

- a) All customers are treated fairly and without discrimination at all times.
- b) All issues raised by customers/employees are dealt with courtesy and resolved on time.
- c) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint or grievance.

The Policy has been made as per the Directions / Circulars / Notification issued by Reserve Bank of India (RBI) from time to time.

2. Mode of raising complaint:

1. Walk in branch/Call at branch/Email: All branches are maintaining Customer Complaint/Suggestion Register (format enclosed to this policy) in which the complaints received are required to be noted by the branch incharge.
2. Suggestion/Complaint Box: Suggestion/Complaint boxes are put up at all branches & HO. Customer may drop their suggestions and/or complaints in these boxes. These boxes are opened on periodic intervals by the Branch head or at HO by customer relation officer and forwarded to the respective department for action/resolution.
3. Walk in HO/Call at HO/Email: Any kinds of complaints/suggestion for cases as mention in Point 3 of this policy.

All the complaints received by the Company must be recorded and tracked for end-to-end resolution as per the format enclosed to this policy. A MIS for the Complaint(s) showing the opening, received, resolved and pending are presented to the Management on quarterly basis. In cases where any complaints have not been resolved within 30 days then the reason for the same is also elaborated.

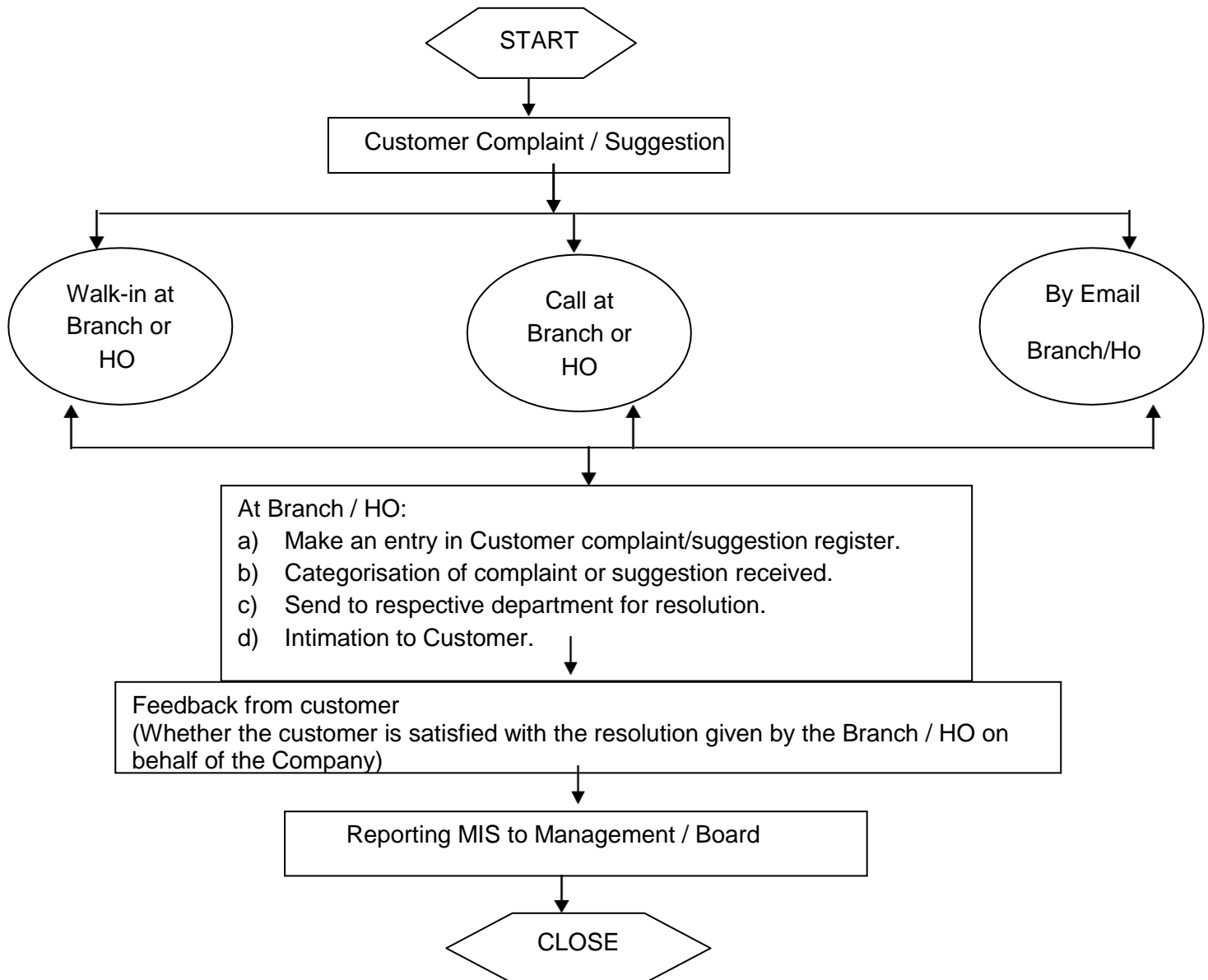
The department heads are responsible jointly and severally for resolving the queries and they are provided support by their teams for closure of the customer issues.

3. The turn-around time for responding to a complaint is as follows:

- i. Normal cases (other than the one mentioned below): 7 working days for normal cases.
- ii. Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records: 17 working days.
- iii. EMI related cases: 21 working days.
- iv. Cases involving 3rd party (other Banks or financial institutions or dealership or if customer out of country): 30 to 45 working days.

Note: Branch Head will deal with the Normal cases as mentioned above.

(If any case needs additional time, the Company will inform the customer the requirement of additional time with expected time lines for resolution of the issue.)

4. Flow of complaint redressal:**5. Mechanism to handle customer complaints/suggestion:**

Customers who wish to provide feedback or send in their complaint/grievance may use the following channels between 11:00 am and 05:50 pm, from Monday to Friday (except on public holidays).

- Call our Customer Service Helpline on +91-022-40273600
- Email us at: customergrievance@itiorg.com
- Write to us at the below mentioned address:
Fortune Integrated Assets Finance Limited,
Naman Midtown, A Wing, 21st Floor,
Senapati Bapat Marg, Elphinstone Road,
Mumbai – 400013, Maharashtra

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided by Company, the customer can approach the Grievance Redressal Officer at:

Name: Mr. G.Muthu Kumar
Tel.No.:+91-022-40273600
Email Id: kummar@itiorg.com

If a customer is not satisfied with the resolution provided through various channels or if the complaint/dispute is not redressed within a period as mention in Point 3 above, the customer may appeal to Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the Registered Office of the Company falls. The details of DNBS is as given below:

The Reserve Bank of India,
Department of Non-Banking Supervision,
Mumbai Regional Office, 3rd Floor,
Opp. Mumbai Central Railway
Station, Byculla, Mumbai - 400008
Phone : +91 - 022 - 23084121
Fax : +91 - 022 - 23099122
Email id: dnbsmro@rbi.org.in

