

## Jhatpatloans Grievance Redressal Mechanism

- i. Jhatpatloans will implement all possible steps to prevent and minimize customer complaints / grievances;
- ii. Jhatpatloans will facilitate the customer to repay through various banking channels such as, netbanking, debit card, UPI, various payment gateways etc.
- iii. In the event that a customer has a grievance, the following Grievance Redressal Mechanism shall apply:
  - a. **Level 1:** At first, the customer must contact at 9990590237 or email at [grievance@jhatpatloans.com](mailto:grievance@jhatpatloans.com) for any grievances. The working hours are 10:00 am to 6:00 pm Monday to Friday.
  - b. **Level 2:** In the event that the complaint remains pending at Level 1 for a period of more than 7 working days from the date of lodging complaints, or if the customer is not satisfied with the outcome of Level 1 resolution, the customer can mail at: [info@achieversfinance.com](mailto:info@achieversfinance.com);
  - c. **Level 3:** In the event that the complaint remains pending at Level 2 for a further period of 7 working days from the date of lodging complaint at Level 2, or if the customer is not satisfied with the outcome of Level 2 resolution, the customer can contact the following Nodal Grievance Redressal Officer at [cs@achieversind.com](mailto:cs@achieversind.com);
  - d. **Level 4:** If the complaint / dispute is not redressed within a period of 1 (one) month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS), under whose jurisdiction the registered office of the applicable NBFC falls.

<b>Office Jurisdiction</b>	Kolkata
<b>Address of RBI (Kolkata)</b>	15, N.S. Road, Kolkata- 700 001
<b>Phone</b>	+91 33 22303299
<b>Email</b>	<a href="mailto:rdkolkata@rbi.org.in">rdkolkata@rbi.org.in</a>

- iv. Jhatpatloans shall ensure that an effective training system shall be in place so that the employees are customer friendly and do not resort to rude, inappropriate or unethical behaviour.
- v. Details of Nodal Grievance Redressal Officer of Jhatpatloans is as follow:  
**Name:** Mr. Dipanshu Parewa  
**Address:** 32/A, Diamond Harbour Road, Sakherbazar, Kolkata- 700008  
**Email Id:** [grievance@jhatpatloans.com](mailto:grievance@jhatpatloans.com)  
**Contact No:** 08377042717