



## **GRIEVANCE REDRESSAL POLICY**

**Gove Finance Limited**

CIN: U65921TN1983PLC010029

Registered office: No 199 Old No.144 Anna Salai Chennai-600002

Email Id: cs.stat@govefinance.com website: www.govefinance.in

Ph: 044-28884204 Customer Care: 90030 33533

## GRIEVANCE REDRESSAL POLICY

### Version control:

Version	Board Approval Date	Change Reference/Remarks	Custodian	Approving Authority
1	30.03.2024	Applicability of Grievance Redressal Policy	Compliance	Board of Directors

## **1. Introduction**

Gove Finance Limited, ("GFL") believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing with its customers ("Customers").

In compliance with the guidelines issued by the Reserve Bank of India , as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organisation to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy ("Policy") setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company ("Complaints")

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the Reserve Bank of India (RBI).

## **2. Purpose:**

The purpose of the Policy is to ensure that:

- a) the Customers are treated fairly and without bias, at all times.
- b) the Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner.
- c) the Customers are informed of the avenues to escalate their Complaints within the Company.
- d) the Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company's response or resolution to their Complaints.

### 3. Grievance Redressal Mechanism:

Any customer having a grievance / complaint / feedback with respect to the product and service offered by Gove Finance Limited ('GFL') may write to the Company' Customer Service Department in the following manner:

#### I. Filing a complaint

- a. Branch - Customers with a grievance can visit the branch office and provide a written complaint
- b. Email : Customers can send their grievance through email at : [care@govefinance.in](mailto:care@govefinance.in)
- c. Letters: Customer can write to: Gove Finance Limited, No. 144 Anna Road, Chennai-600002
- d. Customer care no: Customer can register his/her complaint on +91 90030 33533 from Monday to Friday (10 am to 6 pm)
- e. Website: Customers may also register a complaint in website at <https://govefinance.in>

#### II. Escalation Matrix

- A. The company has designated the following Grievance Redressal Officers for any queries or complaints/grievances on Fixed Deposits & loan products

Particulars	Contact Person details
For queries/complaints/ grievances on Fixed Deposits	Mr Parthiban Telephone No.: 9551662564 Email Id: <a href="mailto:care@govefinance.in">care@govefinance.in</a>
For queries/complaints/ grievances on Loan Products	Mr G Suresh Babu Telephone No.: 9884622000 Email Id: <a href="mailto:care@govefinance.in">care@govefinance.in</a>

- B. If any customer is not satisfied with the resolution provided by the Grievance Redressal officers, then escalation can be made to the Principal Nodal officer.

Mr Y.Chakravarthy

Telephone No.: 93840 53406

Email Id: [care@govfinance.in](mailto:care@govfinance.in)

- c. If any customer is not satisfied with the resolution provided by the Principal Nodal officer, within a period of 30 Days, the customer may further appeal to:

The General Manager-in-Charge,

Department of Supervision,

RBI Fort Glacis, 16, Rajaji Salai,

Chennai – 600 001.

Telephone No. 044-2536 0042 / 044-2539 9285

Email id: doschennai@rbi.org.in

#### **4. DISPLAY OF INFORMATION:**

The Company shall, at all places from where it conducts business prominently display the details of the Grievance Redressal Mechanism as well as the details of the Regional Office of the Reserve Bank of India under whose jurisdiction the Company is registered.

#### **5. OMBUDSMAN SCHEME:**

The Company has adopted the Reserve Bank - Integrated Ombudsman Scheme, 2021 as notified by RBI on November 12, 2021.

If the customer does not receive any reply from GFL within one month of date of Complaint or is not satisfied with the response provided by GFL, he/she can file a complaint with the Ombudsman under the Reserve Bank - Integrated Ombudsman Scheme, 2021 ("the scheme"), not later than one year from date of receipt of response.

GFL has appointed Nodal Officer, who shall be responsible for representing GFL and furnishing information to the Ombudsman in respect of complaints filed against GFL.

GFL shall prominently display the Scheme, Salient features of the Scheme (Annexure 2) and details of the Principal Nodal Officer appointed by the Company and the Ombudsman to whom the complaints are to be made by the Customer (Annexure 3) at all branches from where it conducts business and also on the website of the Company.

**6. REVIEW OF GRIEVANCE REDRESSAL POLICY:**

This Grievance Redressal Policy of the Company will be reviewed by the Board on recommendation of Grievance Redressal Officer on an annual basis for necessary changes required for enhancing the transparency and ethical standing of the organization and also to consider and adopt relevant regulatory amendments.

**7. DISCLOSURE**

This policy shall be uploaded on the website of the Company at <https://govefinance.in>

**For Gove Finance Limited**

**-SD-**

**Arun Vellore Surendra  
Managing Director  
DIN:01617103**