



## APOLLO FINVEST (INDIA) LIMITED

### GRIEVANCE REDRESSAL MECHANISM

#### KEY PARAMETERS

Following are some of the key parameters of the GRM (Grievance Redressal Mechanism)

1. Resolution of customer complaints/disputes/queries within a prescribed timeframe.
2. Ensuring that all complaints/disputes/queries of customers are heard and disposed off at least at the next higher level.
3. Company to ensure to take up the grievance promptly and try to resolve the matter expeditiously. If the matter is not resolved within the prescribed time period or is not capable of being resolved, then the customer shall be informed appropriately at the earliest opportunity.
4. All communication in relation to the GRM shall be in writing.
5. Apollo Finvest India Ltd. will strive to maintain a T + 30 days turnaround time for responding and providing a final resolution to customer complaints received regarding loan agreements and loan-related, waiver/refund, foreclosures & closure documents, bureau reporting, etc.
6. All complaints received shall be handled as follows:

First Level	<a href="mailto:grievanceredressal@apollofinvest.com">grievanceredressal@apollofinvest.com</a>
Next Level	<a href="mailto:compliance@apollofinvest.com">compliance@apollofinvest.com</a>

7. Complaints shall be resolved in a proper and time-bound manner with detailed advice to the customer. In case the resolution needs time, an interim response, acknowledging the complaint shall be issued.
8. In case the Customer does not receive any response from the Company or if complaint/dispute is not redressed within 30 days, the customer may approach the Complaint Redressal Cell of Reserve Bank of India or send a physical complaint to "Centralised Receipt and Processing at the following address:

**Complaint Redressal  
Cell**

Officer-in-charge,  
Reserve Bank of India,  
Regional Office, DNBS, Third  
floor, opp. Mumbai Central  
Station,  
Byculla, Mumbai - 400 008

**Centralised Receipt and  
Processing Centre,**

4th Floor, Reserve Bank  
of India,  
Sector-17, Central Vista,  
Chandigarh - 160017"

## Grievance Redressal Mechanism

(For handling of grievance relating to credit of ex-gratia payment to Customers)

This Grievance Redressal Mechanism has been formulated in line with the notification dated October 23, 2020, issued by Department of Financial Services - Ministry of Finance, Government of India and notification dated October 26, 2020, issued by Reserve Bank of India in relation to the Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months (01.03.2020 to 31.08.2020) to Customers in specified loan accounts. In case of any grievance, Customers can intimate and record grievance for a resolution in the manner detailed below:

### Registration of Grievance:

- Email: Customers can send their grievance at: [grievanceredressal@apollofinvest.com](mailto:grievanceredressal@apollofinvest.com)
- Customer needs to ensure that they quote loan account number and name of app through which loan is taken while writing any grievance.

### Resolution process:

- On receipt of grievance, the Company shall, within a period of 30 days, shall send a response of the same to the customer.
- The Company shall conduct effective monitoring of the complaint status to ensure that the grievance is resolved at the earliest.
- Complaints shall be resolved in a proper and time-bound manner with detailed advice to the customer. In case the resolution needs time, an interim response, acknowledging the complaint shall be issued.
- In case the Customer does not receive any response from the Company or if complaint/dispute is not redressed within 30 days, the customer may approach the Complaint Redressal Cell of Reserve Bank of India or send a physical complaint to "Centralised Receipt and Processing at the following address:

### **Complaint Redressal Cell**

Officer-in-charge,  
Reserve Bank of India,  
Regional Office, DNBS, Third floor,  
opp. Mumbai Central Station,  
Byculla, Mumbai – 400 008

### **Centralised Receipt and Processing**

Centre, 4th Floor, Reserve Bank of  
India, Sector-17, Central Vista,  
Chandigarh - 160017"