

# **DHARA MOTOR FINANCE LIMITED**

## **Customer Grievance/ Ombudsman Policy**

**FOR F.Y 2025-26**

## **GRIEVANCE REDRESSAL**

Dear Customer,

If any of our customer have any grievances pertaining to customer services, you may choose any of the following channels to lodge your complaint:

- **Branch:** He / She may contact the Branch Manager / Assistant Branch Manager of any Branch and register your complaint.
- **Customer Contact Centre:** He / She may call our contact center at 01342-262561 to register your complaint
- **Email:** He / She may send us an email at [dmf\\_bijnor@yahoo.com](mailto:dmf_bijnor@yahoo.com).
- **Letter:** He / She may write a letter to us at Dhara Motor Finance Limited, Dhara Complex Civil Line - 1, Bijnor 246701 (U.P)
- **Website:** He / She may visit our company website [www.dharamotor.com](http://www.dharamotor.com) , go to the “Grievance and Redressal” section and register your complaint online.

In case of no response from the Branch Manager / Assistant Branch Manager within 3 working days or if the response received from them is not satisfactory, our customer may escalate his /her grievance/s to the Nodal Officer for consumer service. The contact details are as follows:

### **NODAL OFFICER**

Name - Mr. Vineet Kumar

Address – Dhara Motor Finance Limited

Dhara complex civil line 1 Bijnor 246701 U.P

Contact no. 7060210100

Email : [vineet.kumar@dharamotor.com](mailto:vineet.kumar@dharamotor.com)

In case the complaint is not resolved at the company level within a month of lodging of complaint or in case He / She are not satisfied with the response received by the Company, then he/she can file complaint by visiting website CMS Portal at (<https://cms.rbi.org.in>) or write to Ombudsman, RBI at below mentioned detail. The Reserve Bank of India, Integrated Ombudsman Scheme, 2021 is available with the Branch Manager.

### **NAME AND ADDRESS OF OMBUDSMAN OFFICE**

Centralised Receipt and Processing Centre

Reserve Bank of India,

4<sup>th</sup> Floor, Sector-17,

Chandigarh – 160017

Toll free : 14448 (Timing 9:30 am to 05:15 pm)

## **GROUND OF COMPLAINT**

1. Any person may file a complaint with the Ombudsman having jurisdiction, on any one of the following grounds alleging deficiency in services :
  - a. Non-payment or inordinate delay in the payment of interest on deposits;
  - b. Non-adherence to the Reserve Bank directives, if any, applicable to rate of interest on deposits;
  - c. Non-repayment or inordinate delay in the repayment of deposits;
  - d. Non-presentation or inordinate delay in the presentation of post-dated cheques provided by the customer;
  - e. Failure to convey in writing, the amount of loan sanctioned along with terms and conditions including annualized rate of interest and method of application thereof;
  - f. Failure or refusal to provide sanction letter/ terms and conditions of sanction in vernacular language or a language as understood by the borrower
  - g. Failure or refusal to provide adequate notice on proposed changes being made in sanctioned terms and conditions in vernacular language as understood by the borrower;
  - h. Failure or inordinate delay in releasing the securities documents to the borrower on repayment of all dues;
  - i. Levying of charges without adequate prior notice to the borrower/ customer;
  - j. Failure to provide legally enforceable built-in repossession clause in the contract/ loan agreement;
  - k. Failure to ensure transparency in the contract/ loan agreement regarding
    - i. Notice period before taking possession of security;
    - ii. Circumstances under which the notice period can be waived;
    - iii. The procedure for taking possession of the security;
    - iv. A provision regarding final chance to be given to the borrower for repayment of loan before the sale/ auction of the security;
    - v. The procedure for giving repossession to the borrower and
    - vi. The procedure for sale/ auction of the security;
  - l. Non-observance of directions issued by Reserve Bank to the non-banking financial companies;
  - m. Non-adherence to any of the other provisions of Reserve Bank Guidelines on Fair Practices Code for Non-Banking Financial Companies.

**For and on behalf of the Board of directors**

**Sd/-  
Gajendra Singh  
Managing Director**

**Sd/-  
Ghanshyam Singh Chauhan  
Whole Time Director**