

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.
- **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 , 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

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,

4th 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**