

GRIEVANCE ESCALATION MATRIX:

LEVEL 1:

In case of any query/ complaint/ grievance with respect to the product and services offered by the Company, the customer may register the complaint either by writing a letter/ email or visiting the branch office or through telephonic communication. Customers may lodge their complaints through any of the following four communication channels:

1. The Toll-Free Number 1800 267 4888. Customer can call on the toll-free number between 10:00 a.m. to 6:00 p.m., Monday to Friday.
2. E-mail us at customercare@bnfl.com.
3. Write to:
Business NextGen Finance Private Limited,
305, Samarpan Complex, New Link Road,
Chakala, Andheri East, Mumbai - 400099
4. Visit the nearest Business NextGen Finance Private Limited (BNF) Branch.

LEVEL 2:

If the customer does not receive a response from the company within the timelines for service requests mentioned in **Annex 1**, or within 7 days for services not mentioned in the annexure, or if the customer is not satisfied with the resolution provided, the customer may complain to the Grievance Redressal Officer by writing a letter or email.

Grievance Redressal Officer (GRO) - Mr. Vikas Rahate

Business NextGen Finance Private Limited (BNF),
305, Samarpan Complex, New Link Road,
Chakala, Andheri East, Mumbai – 400099
Toll-Free Number 022-65431100
Email ID: management.bnfl@bnfl.com

LEVEL 3:

If the customer does not receive any response from the company within timelines for response / resolution of various service requests as mentioned in **Annex 1** or within 15 days for services not mentioned in the annexure or is not satisfied with the resolution provided by the above channel, the customer may complain to the Principal Nodal Officer of by way of writing letter/ Email to:

Principal Nodal Officer – Mr. Syamantak Mayekar

Email ID: principalnodalofficer@bnfl.in
Business NextGen Finance Private Limited,
305, Samarpan Complex, New Link Road,
Chakala, Andheri East, Mumbai – 400099
Toll-Free Number 022-65431100

LEVEL 4:

In case if the customer is not satisfied with the resolution received or if the customer does not hear from the Company within 30 working days of receipt of his/her complaint to the Company, he/she may lodge

their complaint (format available on the website as required under Ombudsman scheme 2021) on RBI CMS portal <https://cms.rbi.org.in> or write them on e-mail id - crpc@rbi.org.in or send complaint with form to the below mentioned address:

Address:
Centralised Receipt and Processing Centre,
Reserve Bank of India, 4th Floor,
Sector 17, Chandigarh – 160017

*The complainant shall submit, along with the complaint, copies of the relevant documents supporting the complaint.

Annex 1 - Timelines for Response / Resolution of Various Service Requests

Sr. No.	Service Request / Query Type	Timeline of Resolution/ Response
1	Statements such as Statement of Account, NOC, Repayment Schedule, Interest Certificates, Copy of Welcome Letter	3 Days
2	Email Address & Contact details / No Updation	3 Days
3	TDS Refund / GST Invoice	7 Days
4	Bureau Updation / Correction Request	21 Days
5	Updation of EMI in loan statement / EMI clarification	3 Days
6	NACH Activation	30 Days
7	Swapping of Repayment Bank, A/c	30 Days
8	EMI / Part Payment / Foreclosure Payment Confirmation	3 Days
9	Cancellation of loan	21 Days
10	LOD (List of Documents) Request	7 Days
11	Foreclosure Letter	21 Days
12	Copy of Sanction Letter	14 Days
13	Original Property Papers post closure	30 Days
14	Photocopy of Property Documents	14 Days
15	Refund of Excess EMI received post loan closure / cancellation	5 Days
16	Dispute / Refund of Charges/fees as confirmed to the customer	7 Days
17	Copy of Insurance Certificate	3 Days
18	Insurance Surrender / Cancellation	14 Days
19	Legal related queries / notice response	7 Days
20	Any other dispute / Queries not covered above	3 Days

Please note timelines denoted above are actual business days/hours.