

## **GRIEVANCE REDRESSAL PROCEDURE**

Customers who wish to send in complaint / feedback on any issue can use the following channels:

### **LEVEL 1: Branch Phone / Complaint Register**

You can call the Branch Manager for your complaint / concern. Also, you can write your complaint / concern in the Complaint Register kept on the branch.

Timings: 9.30 am to 6.30 pm on working days.

OR

### **LEVEL 2: Customer Service Help Desk / Complaint Box**

If you are not satisfied with the response received at the branch level or if you don't receive a response from us in 3 working days, then you can directly call our Help Desk Representatives available on the phone to register your complaints -

### **Toll Free No: 1800 208 1788**

Timings: 7.00 AM to 5.00 PM Monday to Friday

Timings: 9.30 AM to 1.30 PM on Saturday

You can also drop your feedback / complaint in Complaint Box at the branches.

### **LEVEL 3: Grievance Redressal Officer**

If you are not satisfied with the response received from customer service helpdesk or if you don't receive a response from us within 3 working days, please call or write to Grievance Redressal Officer. You will receive a response within 5 working days of Grievance Redressal Officer receiving the complaint.

### **Registered Office**

Mr. Indra Deo Pandey  
Chief Manager - Risk  
Utkarsh Micro Finance Limited  
S-24/1-2, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi,  
Uttar Pradesh -221002  
Cell: +91- 8573839999  
Mail id: [riskmanagement@utkarshmf.com](mailto:riskmanagement@utkarshmf.com)

You can call us to complain without mentioning your name and personal details (Anonymous). We will investigate and take appropriate action.

If your complaint is not redressed within a period of one month, you (customer) can appeal to:

### **Officer-In-Charge/DNBS Nodal Officer**

Dept. of Non-Banking Supervision (DNBS)  
Reserve Bank of India-Regional Office  
Mahatma Gandhi Road, Kanpur-208001  
Uttar Pradesh-India  
Phone: 0512-2303277, 2332938  
Fax: 0512-2306246  
Email- [dnbskanpur@rbi.org.in](mailto:dnbskanpur@rbi.org.in)