

Grievance Redressal

Customer grievance redressal mechanism

The Consumer Grievance Redressal Mechanism (“Policy”) has been formulated as per guidelines issued by RBI and is aimed at reducing instances of customer complaints by ensuring proper and timely resolution of all their requirements as well as a pro-active approach towards providing information related to their loans.

The Policy is based on the following principles:

1. We will always be driven by the needs of our customers and strive to exceed their expectations every time.
2. We will strive to provide all relevant information to the customer up-front.
3. We will strive to treat all customers efficiently, fairly and transparently.
4. We will resolve all customer complaints in line with the laws of the land and ensure that complaints are dealt with in a courteous manner.
5. We will widely publicise avenues where the customers can escalate their complaints including to the RBI.

Mandatory requirements:

1. CDL Financial Services Private limited (CDL) will have a customer complaint register in all branches where customers can personally record their complaint along with handing over any letter to the branch. The customer can also give a service request verbally to the branch. The branch depending upon the nature of request will either resolve it locally or seek assistance from central customer support cell lead by Head of Credit & Service. All complaints recorded in the complaint register will be reported monthly to the central customer service cell along with their resolution status.
2. CDL will have a central customer service helpline which will be available to the customers and branch during normal working hours. The contact number of the helpline will be carried in all application forms as well as be displayed prominently in all the branches. Whenever any call is received by the helpline, a complaint number will be provided to the customer immediately.
3. CDL will have a centralised customer grievance redressal cell which will keep a record of all customer complaints and track resolution. The data maintained by this cell will be periodically reviewed by the Committee and/or the Board of Directors to ascertain standards of customer grievance resolutions.
4. All CDL employees will follow the employment guidelines which include a standard code of conduct. Any unbecoming conduct on the part of employees can also be reported in the branches or the helpline.
5. CDL will prominently display contact details of the RBI consumer grievance redressal cell, as mentioned hereinafter, in its branches to ensure customers can contact RBI directly in the event they are not satisfied with the service provided by CDL.
6. In addition to above, Head of Credit & Service shall also have power to deal with the issue relating to services provided by Direct Selling Agent(s).

Resolution of Grievances:

1. Generally, a time limit of 30 days will be given to the customers for lodging the complaints/grievances with CDL. Time limit of 30 days can be extended if the customer has sufficient cause for not lodging his/her complaint within 30 days period.
2. It will be the endeavour of the CDL branch staff to resolve all complaints at the branch itself since CDL operates in a decentralised manner through widely dispersed branches.
3. Any complaints which cannot be resolved at the branches will be referred to a central grievance redressal cell. They will collate all such complaints received at the branches as well as on the helpline and will ensure fair resolutions in a time bound manner.
4. All customers will be provided with a complaint number for easy reference as and when they have to follow up on their complaint.
5. CDL will endeavor to resolve all complaints in a reasonable time period and will regularly monitor the pending cases at a senior level.

If the customer complaint is not resolved within 7 working days, they can send an email to contact@cdlfinserve.com or write to us at, which shall be resolved within days not exceeding 30 days:

Level 1 -

Designation & Present Incumbent – Customer Service Team

Contact Details - 9289849319

**Email - pradeep.verma@cdlfinserve.com
vishal.likhi@cdlfinserve.com**

Level 2 -

Office of the CEO

CDL Financial Services Pvt Ltd.

Hall B, Ground Floor, Enkay Towers, Udyog Vihar Phase V, Gurgaon-122016

Email - contact@cdlfinserve.com

Level 3 -

The Officer-In-Charge

Consumer Education and Protection Cell

Reserve Bank of India

6, Sansad Marg

New Delhi - 110 001

Telephone: 011-23325247

<https://cms.rbi.org.in/>

To lodge a complaint, visit <https://cms.rbi.org.in/>

Track the status of your complaint-on-Complaint management system
(<https://cms.rbi.org.in>)

For more information call 14448 from 8 AM to 10 PM (Weekdays except National Holidays)