## **SPARSH**





"At Satin Creditcare Network Limited, we are dedicated to ensuring a smooth experience for our customers. To address any complaints or grievances, we have put in place a robust system for resolving issues promptly and effectively. Please follow the escalation process outlined below if you have any concerns:"

**Level 1:** Customers can initiate the grievance redressal process by approaching their Loan Officer or Branch Manager. Complaints can be registered by filling out the Complaints Register or dropping a letter in the complaint box available at our branches.



**Level 2:** If the issue persists or if you are dissatisfied with the response received within five (5) working days from the previous level, please contact us through the following channels: **Toll-Free No.: 1800-2123123 (08:00 AM to 06:30 PM, Monday to Saturday).** 

E-mail: clientgrievance@satincreditcare.com

Write a letter and send it to our corporate office at:

Customer Grievance Redressal Department (SPARSH)

Satin Creditcare Network Limited

Plot No-492, 4th Floor, Udyog Vihar Phase III, Sector-20, Gurugram, Haryana - 122016



**Level 3:** If the issue remains unresolved after fifteen (15) days from the previous level, escalate the complaint/grievance to:

Mr. Anil Kwatra (Principal Nodal Officer & Grievances Redressal Officer)

Contact: 0124-4715400

Email: Anil.Kwatra@Satincreditcare.com / PNO@Satincreditcare.com



**Level 4:** If the issue persists beyond seven (7) working days from the previous level after contacting the Principal Nodal Officer, escalate the complaint/grievance to the Grievance Redressal Officer at MFIN:

Microfinance Institution Network (MFIN)

Grievance Redressal Officer 403-404, 4th floor,

Emaar Palms Spring Plaza, Golf Course Road, Sector-54, Gurgaon-122003.

Toll-Free No.: 1800-102-1080

E-Mail: customercomplaint@mfinindia.org



**Level 5:** If the issue remains unresolved, customers have the option to file a complaint with the Reserve Bank of India (RBI) through the following channels:

Online complaint: [RBI Complaints Portal] (https://cms.rbi.org.in),E-mail: crpc@rbi.org.in

Physical complaint to the 'Centralised Receipt and Processing Centre' at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

Toll-Free No.: 14448 (9:30 AM to 5:15 PM)

