



NJT FINANCE[®]
We value your needs.

NJT FINANCE PRIVATE LIMITED

GRIEVANCE REDRESSAL MECHANISM

HOW A COMPLAINT SHOULD BE MADE

Customers may lodge a complaint through any of the following channels:

- **Email:** loans@njtfinance.com
- **Phone:** +91 9747855000
- **Letter:** New No. II/1007 C1& C2 Trinity Building, Sankranthi, Kumaranalloor, Perumbaikad, Kottayam, Kerala 686016
- **In-person Visit:** During working hours at Company Registered Office.

Customers are encouraged to provide the following details:

- Full name and contact details (email and phone number)
- Loan account number (if applicable)
- Brief description of the issue/feedback/complaint
- Any supporting documents or communication history

WHEN TO EXPECT A REPLY

- For written complaints, an acknowledgement will be sent within 7 days with the name and contact of the handling officer. For phone complaints, a reference number will be given and progress will be communicated.
- The Company shall aim to resolve all complaints within 14 working days from the date of receipt.
- In cases requiring deeper investigation, Customers will be informed of any delay along with the expected resolution timeline.
- Final resolution should not exceed 30 calendar days.

GRIEVANCE REDRESSAL MATRIX

Level 1: Grievance Redressal Officer (GRO)

- **Name:** Ms. Lekha G Kurup
- **Email ID:** info@njtfinance.com
- **Phone Number:** 9061755000
- **Address:** New No. II/1007 C1& C2 Trinity Building, Sankranthi, Kumaranalloor, Perumbaikad, Kottayam, Kerala 686016

Customers can expect a resolution within 14 working days.

Working Hours: 10:00 AM - 6:00 PM, Monday to Saturday (excluding public holidays)



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If the Customer is not satisfied or receives no response within the stated period, they may escalate to Level 2.

Level 2: Nodal Officer

- **Name:** Mr. Thomas Alex
- **Email ID:** ceo@njtfinance.com
- **Phone Number:** +91 9656593555
- **Address:** New No. II/1007 C1& C2 Trinity Building, Sankranthi, Kumaranalloor, Perumbaikad, Kottayam, Kerala 686016

When escalating, Customers must provide:

- Complaint reference number
- Details of previous communication at Level 1

ESCALATION TO RESERVE BANK OF INDIA (RBI)

If the complaint remains unresolved for more than 30 days or if the Customer is dissatisfied with the final resolution, they may approach the RBI's Consumer Education and Protection Cell:

RBI Contact Details:

- **Address:**
The Officer Incharge,
Centralised Receipt and Processing Centre,
Reserve Bank of India,
4th Floor, Sector 17, Chandigarh - 160017
- **Email:** crpc@rbi.org.in
- **Toll-Free Number:** 14448 (9:30 AM to 5:15 PM)
- **RBI CMS Portal:** <https://cms.rbi.org.in>
- **Sachet Portal:** <https://sachet.rbi.org.in/Complaints/Add>