

## **PTC India Financial Services Ltd**

### **GRIEVANCE REDRESSAL MECHANISM**

“Grievance” for the purpose of this Scheme means, an actual or supposed circumstance regarded as just cause for complaint, relating to any individual/ group.

All grievances will be addressed to the Grievance Redressal Officer (“GRO”) of PFS. The GRO will handle all the complaints/grievance of the customers related to operations and business of the Company i.e. the complaints/ grievance handling procedure will be restricted to the applicants for project loans in respect of Long Term Loans, Short Term Loans and Mezzanine Loans or such similar products of PFS.

#### **Scope of Borrowers’ Grievance Redressal Mechanism**

Any grievance relating to the following may be referred to the Borrowers’ Grievance Redressal Committee:-

- a. charging of interest, interest on interest and penal interest
- b. waiver of interest on interest
- c. terms and conditions set out in the loan documents
- d. interpretation of covenants of loan documents
- e. matters relating to PFS policy regulating terms and conditions of loan documents

#### **Grievances not to be taken up by GRO**

- Anonymous complaints/ frivolous cases or cases without adequate supporting;
- Cases involving policy matters/ decisions;
- Cases pending in court of law/ arbitration; and
- Cases involving corruption, as they are to be lodged with the Compliance officer of PFS
- Grievance of the investor’s complaints for both Equity Shares and Bonds/Debentures side, as the Compliance Officer is designated for such redressal.
- Any other cases where any specific authority has been designated to redress

#### **Procedure for registering grievance**

All the grievances will be in writing, addressed to the GRO and in the format as given in ANNEXURE- ‘A’ with specific mention of “Customer Grievance” on the envelope and send the same to

Grievance Redressal Officer  
RO: PTC India Financial Services Ltd  
7<sup>th</sup> Floor, Telephone Exchange Building  
8 Bhikaji Cama Place New Delhi 110066  
Tel: 011-26737300; Fax : 011-26737373  
E. Mail: [info@ptcfinancial.com](mailto:info@ptcfinancial.com);

#### **Appeal by the Complainant**

In case, the complaint/dispute was not redressed within a period of one month, the complainant shall have right to file a appeal with Officer-in Charge of Consumer Education and Protection Department (CEPD), Central Office, Reserve Bank of India.”

**ANNEXURE-A**

From:

.....  
.....  
.....  
(Email ID).....  
(Contact No.).....

To:

The Grievance Redressal Officer  
PTC India Financial Services Ltd  
7<sup>th</sup> Floor, Telephone Exchange Building  
8 Bhikaji Cama Place New Delhi 110066

I am a bonafide applicant/ borrower under the loan scheme of PTC India Financial Services Ltd (“PFS”) and would like to register my grievance as detailed below:

**Description of Grievance**

*Note: If the space provided above is not sufficient, you may attach separate sheet describing the grievance.*

**Undertaking:** I hereby certify that the statements made in the grievance and the supporting documents enclosed are true and correct to the best of my knowledge and belief. If at any point of time, the grievance or the supporting documents are found to be incorrect, I will be personally liable and PFS will be free and at liberty to take any action including legal as it may deem fit.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

(Block letters)

Enclosures:

1. \_\_\_\_\_ 3. \_\_\_\_\_

2. \_\_\_\_\_ 4. \_\_\_\_\_