

Grievance Redressal Mechanism

Zoho Finance has a multi-level grievance redressal mechanism that allows customers to escalate their complaints in a structured manner.

Level 1: Customer Care Executive

Customers can lodge their complaint through any of the following modes:

1. E-mail the Customer Support team at: customersupport@zfpl.com
or
2. Send a written complaint to the registered office of the Company:
No. 942, Krisp It Park, Vandalur-Kelambakkam Road Kizhakottaiyur Village, Vandalur Melakkottaiyur, Chengalpattu, Tamil Nadu - 600127
or
3. Call the Customer Service Helpline at: 044-40116767
or
4. Submit your grievance on our website at: <https://www.mudhalpadi.com/grievanceform>

Response will be provided within 7 working days from the date of receipt of complaint by the complainant. In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided through above channels, the customer may approach the following escalation channel with reference to earlier communication.



Level 2: Grievance Redressal Officer

If the customer is not satisfied with the response at Level 1 or does not receive a response, the complaint can be escalated to:

Name: Monisha A.S

Designation: Grievance Redressal Officer (GRO)

Email: grievance@zfpl.com

Address: 942, Krisp IT Park, Vandalur Kelambakkam Road, Kizhakottaiyur Village, Chengalpattu, Tamil Nadu - 600127

The GRO will review the grievance and provide a response within 10 working days from the date of receipt of complaint by the Company. The response time may vary if the grievance requires them to contact external parties, such as banks and other financial institutions.



Level 3: Principal Nodal Officer

If the customer remains unsatisfied with the response at Level 2 or does not receive a response, the complaint can be further escalated to:

Name: Karunakaran Mohanrai

Designation: Principal Nodal Officer (PNO)

Email: pno@zfpl.com

Address: 942, Krisp IT Park, Vandalur Kelambakkam Road, Kizhakottaiyur Village, Chengalpattu, Tamil Nadu - 600127

The PNO will review the grievance and provide a response within 10 working days from the date of receipt of complaint by the Company. The response time may vary if the grievance requires them to contact external parties, such as banks and other financial institutions.

The above channels are available between 10:00 am and 6:30 pm IST, from Monday to Friday (except on public holidays).

**Level 4: Approach the RBI Ombudsman**

If the complaint is still not resolved within 30 days of lodging it with the Company (after following the above escalation steps), or if the customer is dissatisfied with the response at Level 3, they may approach the Reserve Bank of India (RBI) Ombudsman.

Customers can file a complaint online, via email, or by post:

Details for the RBI Ombudsman:

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

Email: CRPC@rbi.org.in

Toll-free number: 14448

Address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017