

## Consumer Grievance Redressal – Education Digital Loans

The Reserve Bank of India (RBI) vide its notification dated September 2, 2022 has issued Guidelines on Digital Banking for all Commercial Banks, Primary (Urban), Co-operative Banks, State Co-operative Banks, District Central Co-operative Banks; and Non-Banking Financial Companies (including Housing Finance Companies) on recommendations of the Working Group accepted for immediate implementation

**JM Financial Products Limited (“Company”)** has adopted a “Fair Practice Code”, which is available on the website of the Company. The policy document, deals with how the ‘Customer Grievances’ received by the Company will be dealt with.

In case of any service request / complaints related to **Education Digital Loans** product the customer may contact the customer engagement team on 022 5075 5050 or send an Email to [digi.loans@jmfl.com](mailto:digi.loans@jmfl.com). The complaint will be addressed within 7 working days.

**Level 1** - If the customer is not satisfied with the resolution provided or his/her queries is not solved within 7 working days, the customer may escalate by writing to Grievance Redressal Officer and/or Nodal Officer/Principal Nodal Officer on [nodalofficer.products@jmfl.com](mailto:nodalofficer.products@jmfl.com) or can contact on 022 66303522

Below are the details of Grievance Redressal Officer and Nodal Officer details of the Company:

<b>Name of the Grievance Redressal Officer</b>	: Mr. Rupesh Samani
<b>Telephone</b>	: 022 66303030
<b>Name of the Principal / Nodal Officer</b>	: Mr. Nishit Shah
<b>Telephone</b>	: 022-66303030

**Level 2** - If the complaint is not redressed within a period of one (1) month or if the customer is dissatisfied with the resolution received at Level 1 hereinabove, the customer can lodge a complaint over the Complaint Management System (CMS) portal under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOIS). The portal link for CMS is <https://cms.rbi.org.in/cms/indexpage.html#eng> or by e-mail at [crpc@rbi.org.in](mailto:crpc@rbi.org.in) or in physical mode at the ‘Centralized Receipt and Processing Centre’ (CRPC) set up at RBI, 4th Floor, Sector 17, Chandigarh – 160017.

Complainants having queries on RB-IOIS or desiring information relating to their complaints lodged through the above methods, can reach the Contact Centre of RBI at toll-free #14448 (currently available from 9:30 am to 5:15 pm on working days) in Hindi, English and nine regional languages (Bengali, Gujarati, Kannada, Odia, Malayalam, Marathi, Punjabi, Tamil and Telugu). The status of complaints can also be tracked on the CMS portal

Additionally, customer can also raise the grievances on the below link for RBI’s Sachet Portal:  
<https://sachet.rbi.org.in/>

### **JM Financial Products Limited**

Corporate Identity Number: U74140MH1984PLC033397

**Regd. Office:** 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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