



Grievance Redressal Matrix

Light Microfinance Private Limited ('Light'/'the Company'), being a customer-centric organization, is committed to providing fair, transparent, and timely resolution of customer grievances in accordance with the latest Reserve Bank of India (RBI) guidelines for Non-Banking Financial Companies (NBFCs). Customers can register complaints through branch walk-in, customer care number, email, website, or **the Light Money App**.

This also covers issues related to credit information raised by customers in line with Reserve Bank of India (Non-Banking Financial Companies – Credit Information Reporting) Directions, 2025, as amended from time to time, as well as issues relating to services provided by outsourced vendors and data privacy matters, in accordance with the Data Privacy Policy.

Grievance Redressal Levels

Level 1

Customers may register their grievances at the branch or through customer care channels. Complaints will be acknowledged and resolved as per internal policy.

Branch Walk-in: Visit the concerned branch

Customer Care No.: 079- 41057862

Email: grievanceredressal@lightfinance.com

If the customer is not satisfied with the resolution, the matter may be escalated to **Level 2**.

Level 2

If the grievance is not resolved at Level 1 within the 10 days, or if the resolution is unsatisfactory, customers may escalate the grievance to the GRO.

Write to us:

Mr. Sheetansh Singh

Postal Address: Light Microfinance Pvt. Ltd,

1501, 15th Floor, Sankalp Square 3B,

Sindhu Bhavan Road, B/s Hotel Taj Skyline, Shilaj,

Ahmedabad – 380058, Gujarat

Reach out to us:

Email: gro@lightfinance.com

Contact No.: 079- 41057862^

If customer not satisfied with the resolution at Level 2, customer may escalate the grievance to **Level 3**.

Level 3

If the customer is not satisfied with the resolution provided at Level 2, or if customer's query is not resolved within 20 days or not satisfied with resolution, the customer may escalate the matter by email or submitting a written complaint by post to the Principal Nodal Officer

Write to:

Mr. Rakesh Kumar

Postal Address: Light Microfinance Pvt. Ltd.,
1501, 15th Floor, Sankalp Square 3B,
Sindhu Bhavan Road, Behind Hotel Taj Skyline, Shilaj,
Ahmedabad – 380058, Gujarat

Reach out to:

Email: pno@lightfinance.com

Contact No.: 08160987538^

If the grievance is not resolved by the company within **30 days**, the customer may approach the RBI or MFIN

^(Monday to Friday, and all Saturdays except the 2nd and 3rd Saturdays of the month and public holidays, from 10:00 A.M. to 6:00 P.M.)

External Escalation

If the grievance is not resolved, or the customer is not satisfied with the resolution received from the Company within 30 days, the customer may approach **MFIN** or the **RBI** through the **CMS portal**, email, or postal channels for further redressal.

MFIN Toll Free Contact No.: 1800 102 1080*

Email Id: customercomplaint@mfinindia.org

Online: [RBI Complaint Management System \(CMS\)](#)

Email: crpc@rbi.org.in

Write to: Centralized Receipt and Processing Centre (CRPC),
Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017

Toll Free Contact No.: 14448 (available 24x7) #

Note*: Incoming call facility available on Monday to Friday between 9:30 A.M. and 5:30 P.M. Outbound calls to be attempted for the calls missed during the working hours as well as for complaint verification purposes during CGRM working hours as well as on Saturday.

Note#: The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00 A.M. to 10:00 P.M. for English, Hindi and ten regional languages.