





Grievance Redressal & Escalation Mechanism

Aparoksha Financial Services Private Limited

Aparoksha Grievance Redressal Policy • Version 2.1 • Effective Date: April 30, 2026

How a customer can raise a complaint

-  Registered Mobile Number
-  Registered Email ID
-  Company Website
-  Phone Call / In-person at Registered Office

Timeline Summary

-  **Acknowledgement**
Within 3 working days
-  **Level 1 Response**
Within 7 working days
-  **Level 2 - GRO / PNO**
Within 15 working days
-  **Overall Maximum**
30 calendar days from receipt of complaint



Customer has a grievance / complaint

The complaint may relate to any product, service, branch, office, outsourced agency, or customer interaction.






Complaint registered in the system

A unique complaint / ticket number is assigned.
Acknowledgement is issued within **3 working days**.



LEVEL 1 - Customer Service Team

 **Phone:** 1800 202 8313
 **Email:** reachus@loan2wheels.com
 **Resolution / response:** within 7 working days








Resolved within 7 working days?

Yes: complaint is closed.
No / not satisfied: customer may escalate to Level 2.







LEVEL 2 - Grievance Redressal Officer & Principal Nodal Officer

 **Name:** Mr. Hari Prasad BS
 **Phone:** +91 98867 96324
 **Email:** nodalofficer@loan2wheels.com
 **Address:** No. 19, Ground Floor, Kumara Krupa Road, Opp. Janardhana Hotel, Bengaluru - 560001
 **Resolution:** within 15 working days

Availability: 10:00 AM to 06:00 PM, Monday to Saturday, except public and banking holidays.



LEVEL 3 - Reserve Bank - Integrated Ombudsman Scheme, 2021

 **Preferred mode:** CMS Portal - <https://cms.rbi.org.in>
 **Toll-free:** 14448 (24x7) | **Phone:** 080-2218 0100 / 1160
 **Email:** blssmbangalore@rbi.org.in
 **Address:** Officer-in-Charge, Department of Supervision (NBFC), Reserve Bank of India, 10/3/8, Nrupatunga Road, Bengaluru - 560001

Customers may approach RBI if the complaint is rejected wholly or partly, remains unresolved within 30 calendar days, or they are not satisfied with the Level 2 resolution.



Please always call from registered phone number. Please quote complaint number for faster reference.