



Bikers' Flyway...

MESSAGE TO OUR CUSTOMERS

Bussan Auto Finance India Pvt. Ltd. (BAF) aims to continually improve its service delivery for our Customers including individuals, students, corporate and business houses and visitors by providing responsive, proactive and professional levels of service.

Our Policy tells you about our commitment to service and the standards of service you can expect from us.

We value your feedback on how we are performing and just as important, with your suggestions on how you feel we can improve our service delivery or any complaints you may have.

I welcome your comments on any of our services.

You can contact Company by e-mail, in person, fax or letter, as detailed below:

E-Mail: customerservice@bafindia.com

Visit our website: www.bafindia.com and write directly into [Customer Compliment](#) or [Customer Complain](#)

Opening hours: 9:00am - 6:00pm on Monday to Friday.

Toll Free No.: 1800-10-BAF-4U/1800-10-223-48

Tel.: 011-43611111/36

Fax: 011 - 43611110

Postal Address: 10th Floor, Ashoka Estate,24, Barakhamba Road, New Delhi - 110001

KOTA ODAGIRI, MANAGING DIRECTOR



CUSTOMER SERVICE POLICY

BAF MISSION

We exist to enrich the lifestyle of Indian society through customer-friendly and quality financial services.

BAF VISION

We aspire to be the most preferred financier for customers and dealers of YAMAHA two wheelers across India setting a benchmark in the industry.

BAF VALUES

Customer First: We understand the changing needs of our customers and consistent courteous and effective manner.

Trust and Transparency: We cultivate and reflect trust and transparency in all our dealings.

Open Corporate Culture: We provide our employees with an open corporate culture and platform for self-development and professional excellence.

Fair Corporate Governance: We ensure that we practice corporate governance in its true spirit.

BAF COMMITS TO

Providing the highest level of service to our customers. In doing this, our staff have agreed to:

- Provide you with prompt, professional, friendly and courteous service.
- Listen to you and respond to your individual needs.
- Provide you with answers to your enquiries and/or make arrangements for the enquiries to be addressed
- Communicate our decisions clearly and explain fully the reasons for them.
- Accept responsibility for the standard of customer service as contained in this document.

EVALUATING AND IMPROVING OUR PERFORMANCE

We will regularly monitor and seek to improve the quality of our service through customer satisfaction surveys and your feedback. This information will allow us to gauge satisfaction levels and set goals and standards that will further improve the delivery of services.

YOUR CONTRIBUTION

BAF will strive to achieve the level of customer service outlined in this document. You can assist BAF by ensuring that you provide a completed application form and the correct details wherever these are required.

CUSTOMER CARE SERVICE LEVEL CONCEPT

CONTACT US THROUGH

- I. Walk-In Customers
 - To our Regional Office /Head office.
 - At dealership
 - Any BAF India Counter

- II. Through Phone
 - Call at our Toll Free No. 1800-10-BAF-4U/1800-10-223-48.
 - 011-43611136

- III. Through Email

Write us at customerservice@bafindia.com
Visit our website www.bafindia.com and write directly into "[Customer Compliment](#)" or "[Customer Complain](#)".

- IV. Through Letter write us at Our HO Address.

Customer Service Desk
10th Floor, Ashoka Estate,
24, Barakhamba Road,
New Delhi - 110001

For BAF India locations please see attached "Branch office locator "

STANDARDS FOR CUSTOMER CARE

1. Responding to correspondence

BAF India will answer all the correspondence from public –including letters, faxes and emails –in a fast and clear manner.

- To answer all correspondence (excluding emails) within 3 working days.
- To answer all correspondence through Email/Website (portals: Customer compliments and customer complains) within 1 working day.
- To use corporate signatures at all times.
- To use corporate recommended font (Arial 10pt to Arial 12pt) and “BAF India” logo wherever necessary.
- To use corporate templates for letters.
- No original documentation should be emailed instead it should be converted to .PDF format or scan copy will be used for emailing.

2. Walk-ins

Members of staff will see the visitors punctually when an appointment has been made at the office or an external venue. If no appointment has been made, members of staff will see visitors as promptly as is reasonably possible.

- To see visitor within 10minutes of any appointment that has been made.
- Maximum length of time a person without an appointment should have to wait before they see a representative of BAF India is 10minutes.
- Query form is required to be filled by the customer, specifying all the details of the customer and the perforated part is required to be given to the customer for future reference.
- The query is required to be registered by the attendant with Customer care department (head office) immediately after receiving it for its resolution, if he is not able to resolve it.
- At external meetings member of staff should arrive 10 minutes early, dressed appropriately.
- All employees should carry company identification at all times.

3. Answering telephone calls.

Telephone calls will be answered in a fast and professional manner.

- To answer the telephone call within 3 rings.
- While answering the call, standard communication manners to be followed.
- The Reference no. of the query to be given immediately to the customer on receiving a query and same can be used by the customer for future reference.
- When transferring calls, ensure the BAF India staff member is available to accept the call. If not, the call to be returned within 2 hours.

5. TURN AROUND TIME COMMITMENT

There is turn-around-time of 3 days Maximum for responding to all customer complaints or queries from the date of receipt of your complaint/Queries.

WORKING DAYS / WORKING HOURS

Days/Working Days means all the days during the working hours on which the BAF India (Bussan Auto Finance India Pvt. Ltd) is officially working and does not include any holiday.

Working hours means 9.00 AM to 6.00 PM from Monday to Friday except the day which is not officially announced.

6. Complaint Process

BAF India will publicize their complaints procedure for the service it provides and promptly deal with any complaint received.

- Customer can choose any of the channels given above for their queries and complaints.
- All the queries/ complaints coming on Toll Free, Email (customerservice@bafindia.com) or through website will be directly dealt by head office BAF India.
- HO customer service will reply to customer within 24 hours, how the query / complaint will be dealt with.
- For all the queries coming to BAF India other than Head office, it is required to be forwarded to HO customer service for their resolution and customer is required to be given query No. from the customer Query form (perforated part can be given to customer in walk in cases)
- Customer service HO will follow the query for its resolution from the concerned department as per the flowchart given and will intimate to customer accordingly. Also if required it will escalate as per the escalation matrix given.

For complete process, please refer the process flowchart attached.

7. FAQs or Circumstances.

BAF India wants to give a ready reckoner to its customers for all its queries as they can be easily resolved or can get a clear procedure of its resolution.

For FAQs please refer attached spread sheet.

8. Customer Service Quality Check.

BAF India analyses its services and take various actions for collection feedback of the customers, which can be thereby used as a Quality check and required actions can be taken for the improvement in the services :-

I. AWARENESS CALLING:

The customers are called after the disbursement of their loan by BAF India.

- Complete details of the loan including loan agreement no., loan amount, tenure, EMI amount, EMI due date cycle are given to customer.
- If customer has any issues/problems the same is noted and preceded for its resolution.
- Feedback of customer is taken about the services of BAF India along with any suggestions which customer wants to give.

II. RANDOM FEEDBACK THROUGH CUSTOMER INTERVIEW

BAF India selects random customers including customer who ever registered any query /complaint or not and calls them for personal interview or been called over the phone for their experience with the BAF India.

- This practice is followed once in every quarter.
- The customers to be interview are to be taken on random basis.
- The BAF India staff who will take such interviews are appointed in the customer service committee meeting
- The interview calls over phone are done by Head Office exclusively for accessing the services of the Regional offices.

III. CUSTOMER FEEDBACK

BAF India takes the feedback from all customers along with their awareness calls after their loan is disbursed:

- These Feedbacks are recorded at HO customer service of all the customers.
- The Report is duly sent to all the Customer Service Committee members and the concerned departments and regional offices.
- Concerned Departments & Regional Heads are required to revert on the Feedbacks being received and corrective action if required.
- The feedback is duly considered for taking required action for improving the services to BAF Customers.

- In case the feedback is a complaint in specific regarding an individual, the customer should be contacted for the details and reply should be made to the customer.

8. Customer Service Activities to be followed by Regional Offices:-

There are certain activities to be followed by all regional offices and at all the dealerships covered:-

- **Charge Display** (giving details of all the charges) should be displayed at all the BAF India Counters.
- **Mission Vision Values (MVV)** should be displayed at the desk of Finance Coordinator at dealership.
- All the Finance Coordinator should wear **BAF Uniform**.
- **Local Language Application Form** and **Local Language Loan Agreement** should be available at all BAF counters for reference of customers who do not understand English.
- **Sampled filled application form** should be available at all BAF India counters.
- **Guidelines for finance application** should be used by finance coordinator to give presentation to customer.
- **Customer Query form** should be available at all the BAF India Offices and counters and should be filled in case of any customer query and forwarded to the customer care department as per process
- **Complaint Register** should be available at all the BAF India Offices and BAF India counters

9. Activities from IT

- There should be Caller ID facility on all the customer care phones.
- There should be pre recorded message on Board line and Toll Free No. about the working hours of BAF India and in case of Holiday message about office is closed today, please call tomorrow.
- Auto reply to all the mails coming to custmerservice@bafindia.com
- **Adding a message for receiving promotional mails of BAF India to customer and customers confirmation for same**

10. Printing, POP & Stationary

- There should be display of Toll Free No., customer care ID and website address on all the stationary sent to the customers.

Note: Additions will be done to customer service policy as per the requirement.