GRIEVANCE REDRESSAL POLICY

Listening. Resolving. Improving.

APPLICABLE TO: CUSTOMERS & EMPLOYEES (GUJARAT BRANCHES)

Department: Human Resources

FOR INTERNAL USE ONLY

SABRIMALA FINTECH PRIVATE LIMITED

1. PURPOSE

Sabrimala Fintech Private Limited ("the Company") is committed to providing customers and employees with a fair, transparent and time-bound mechanism to raise and resolve grievances. This Grievance Redressal Policy ("the Policy") sets out how complaints are received, escalated and resolved, in line with the Company's Fair Practices Code and applicable RBI regulations for Non-Banking Financial Companies.

2. SCOPE

This Policy applies to all customer-facing employees, branches and departments of the Company, and covers grievances raised by customers regarding loan products, services, charges, staff conduct, recovery practices or any other aspect of their dealings with the Company. Internal employee grievances relating to HR matters are governed separately under the Company's HR Policy Manual.

3. WHAT CONSTITUTES A GRIEVANCE

A grievance may include, but is not limited to, a complaint regarding:

- Delay or deficiency in service.
- Discrepancy in loan terms, interest, fees or charges.
- Conduct of an employee or recovery agent.
- Denial of information the customer is entitled to.
- Any other dissatisfaction with the Company's products, services or processes.

4. GRIEVANCE REDRESSAL PRINCIPLES

- Every complaint will be treated fairly, seriously and without bias.
- Customers will not be charged for lodging a genuine complaint.
- Complaints will be acknowledged promptly and resolved within defined timelines.
- Customers will be kept informed of the status and outcome of their complaint.
- Employees will not victimize or retaliate against a customer for raising a complaint in good faith.

5. HOW TO LODGE A COMPLAINT

Customers may lodge a complaint through any of the following channels:

- In person, at the concerned branch office.
- In writing, addressed to the Branch Manager or Grievance Redressal Officer.
- By email, to the Grievance Redressal Officer.
- By telephone, through the Company's designated customer contact number.

6. GRIEVANCE REDRESSAL STRUCTURE

Complaints are handled through a three-level escalation structure:

LEVEL	CONTACT POINT	TURNAROUND
Level 1	Branch Manager / concerned Reporting Official at the point of service	Immediate acknowledgement; resolution attempted at first point of contact
Level 2	Grievance Redressal Officer (Nodal Officer), Sabrimala Fintech Private Limited	Within 30 days of the complaint being received by the Company

7. GRIEVANCE REDRESSAL OFFICER

The following officer has been designated to handle escalated customer grievances on behalf of the Company:

Grievance Redressal Officer	Vijay Baraiya
Designation	Grievance Redressal Officer
Email	vijay.baraiya@sabrimalafintech.com
Contact Number	+91 97141 49510
Level 2 – Nodal Officer/ Grievance Redressal Officer	Chirag Thakkar
Email	Chirag.thakkar@sabrimalafintech.com

8. EMPLOYEE RESPONSIBILITIES

- Receive and acknowledge customer complaints courteously, regardless of the channel used.
- Record the complaint accurately and forward it to the concerned department/official without delay.
- Avoid making commitments regarding resolution timelines or outcomes beyond their authority.
- Escalate complaints that cannot be resolved at their level within the defined timelines.
- Maintain confidentiality of the complainant's information throughout the process.

9. MONITORING, REPORTING & REVIEW

The Grievance Redressal Officer will maintain a record of all complaints received, their status and resolution. A periodic summary of complaints and their resolution will be placed before Management/the Board, as applicable, to identify recurring issues and areas for improvement. This Policy will be reviewed periodically and updated as required by RBI regulations, applicable law or business requirements.