GRIEVANCE REDRESSAL FRAMEWORK

FOR HANDLING CUSTOMER COMPLAINTS/GRIEVANCES

(FOR DIGITAL LENDING VERTICAL)

Sabrimala Fintech Private Limited ("Company") is committed to providing fair, transparent and timely resolution of customer's complaint(s)/grievance(s) for its Digital Lending Services. Customers may raise their complaint(s)/ grievance(s) through the following Grievance Redressal Mechanism for Digital Lending Services.

1. STAGE 1 – Grievance Redressal at Customer Care Level

- A customer may approach the Company's Customer Service Department in case of any complaint(s)/ grievance(s) through any of the following channels with respect to the Company's Digital Lending Services:
- **Customer Support Helpline No.**: + 91 8448600173
- **Customer Support Email ID**: grievance.sabrimaladigiloans@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

> Customer Services Department (Digital Lending),
> Sabrimala Fintech Private Limited,
> Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 07:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint(s)/ grievance(s) shall ordinarily be resolved within 07 days from the date of its receipt/escalation at the Customer Care Level, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

2. STAGE 2 – Grievance Redressal Officer

If the customer is not satisfied with the resolution provided at the Customer Care Level, or if the complaint(s)/ grievance(s) remains unresolved, the customer may escalate the matter to the Company's Digital Lending Grievance Redressal Officer.

- **Name**: Mr. Ujjawal, Grievance Redressal Officer
- **Grievance Redressal Email ID:** digital@sabrimalafintech.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

> Grievance Redressal Officer (Digital Lending),
> Sabrimala Fintech Private Limited
> Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 07:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint shall ordinarily be resolved within 10 days from the date of its receipt/escalation at the Grievance Redressal Officer, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

> **Overall Resolution Timeline:** Where the complaint(s)/ grievance(s) requires legal assistance, additional information, or retrieval/verification of original documents or other records, the resolution time line may be extended as reasonably necessary. However, the overall resolution period shall, in all cases, not exceed 30 days from the date of receipt of the complaint(s)/ grievance(s) by the Company.

3. STAGE 3 – Appeal or Escalation to Reserve Bank of India

If the customer does not receive a response from the Company within 30 days, or is not satisfied with the response/resolution provided by the Company, the customer may approach to the Reserve Bank of India, Department of Non-Banking Supervision (DNBS) of the at following address:

- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

> Reserve Bank of India
> Department Of Non-Banking Supervision (DNBS)
> 6, Sansad Marg, New Delhi- 110001

- **Online Mode:** The customers may lodge their complaint(s)/grievance(s) by visiting the RBI's Complaint Management System Portal – **https://cms.rbi.org.in**

SABRIMALA FINTECH PRIVATE LIMITED
GRIEVANCE REDRESSAL FRAMEWORK
FOR HANDLING CUSTOMER COMPLAINTS / GRIEVANCES (FOR DIGITAL LENDING VERTICAL)

STAGE 1
AT CUSTOMER CARE LEVEL

Grievance Redressal at Customer Care Level

A customer may approach the Company's Customer Service Department for complaints/grievances relating to Digital Lending Services through:

- **Customer Support Helpline No.: +91 8448600173**
- **Customer Support Email ID :** grievance.sabrimaladigiloans@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with supporting documents to:
  Customer Services Department (Digital Lending),
  Sabrimala Fintech Private Limited,
  Suit No. 4, Ground Floor, 836, Main Road, Kapashera,
  New Delhi – 110097

Complaint Lodging Hours: 10:00 a.m. to 07:00 p.m. (except Sundays and Public Holidays)

Resolution Timeline: Within **7 days** from the date of its receipt/escalation at the Customer Care Level, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

Resolved?
✓ **YES**
Complaint Closed and Customer Informed

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Not Satisfied / Not Resolved or Escalate to GRO

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STAGE 2
AT GRIEVANCE REDRESSAL OFFICER

Grievance Redressal Officer

If the customer is not satisfied with the resolution provided at the Customer Care Level, or if the complaint(s)/ grievance(s) remains unresolved, the customer may escalate the matter to the Company's Digital Lending Grievance Redressal Officer.

- **Name: Mr. Ujjawal,** Grievance Redressal Officer
- **Grievance Redressal Email ID :** digital@sabrimalafintech.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with supporting documents to:
  Grievance Redressal Officer (Digital Lending),
  Sabrimala Fintech Private Limited,
  Suit No. 4, Ground Floor, 836, Main Road, Kapashera,
  New Delhi – 110097

Complaint Lodging Hours: 10:00 a.m. to 07:00 p.m. (except Sundays and Public Holidays)

Resolution Timeline: Within **10 days** from the date of its receipt/escalation at the Grievance Redressal Officer, subject to the overall statutory/regulatory timeline prescribed by the Reserve Bank of India.

Resolved?
✓ **YES**
Complaint Closed and Customer Informed

Overall Resolution Timeline

Where a complaint(s)/ grievance(s) requires legal assistance, additional information, or retrieval/verification of original documents or other records, the resolution timeline may be extended as reasonably necessary. However, the overall resolution period shall, in all cases, **not exceed 30 days** from the date of receipt of the complaint(s)/ grievance(s) by the Company.

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If Not Satisfied / Not Resolved Appeal or Escalation to Reserve Bank of India

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STAGE 3
APPEAL OR ESCALATION TO RBI

Appeal or Escalation to Reserve Bank of India

If the customer does not receive a response from the Company within 30 days, or is not satisfied with the response/resolution provided by the Company, the customer may approach the Reserve Bank of India, Department of Non-Banking Supervision (DNBS) at the following:

Physical Mode:
By sending the duly signed complaint along with supporting documents to:
Reserve Bank of India
Department Of Non-Banking Supervision (DNBS)
6,Sansad Marg, New Delhi – 110001

Online Mode:
Customers may also lodge their complaint(s)/ grievance(s) through RBI's Complaint Management System (CMS) Portal:
https://cms.rbi.org.in