GRIEVANCE REDRESSAL FRAMEWORK

FOR HANDLING CUSTOMER COMPLAINTS / GRIEVANCES

(FOR ORGANIC & INORGANIC VERTICAL)

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

1. STAGE 1 – Grievance Redressal at Branch Level

- A customer may personally visit the concerned/base branch from which the loan was availed and submit the complaint(s)/grievance(s) in writing, in a language known to the customer, to the Branch Manager. The customer may also record the complaint(s)/grievance(s) in the Complaint/Grievance Register maintained at the branch. The Branch Manager shall examine the complaint(s)/grievance(s) and endeavour to resolve the matter at the branch level.
- **Complaint Lodging Hours**: 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline**: Within 7 Days from the Date of Lodging complaint(s)/grievance(s).
- Where the complaint(s)/grievance(s) does not fall within the scope or authority of the Branch, the Branch shall promptly forward/escalate the complaint to the **Customer Service Department** for appropriate resolution.

2. STAGE 2 – Grievance Redressal at Customer Care Level

If the customer is not satisfied with the resolution provided at the Branch Level, or if the matter is escalated by the Branch to the Customer Service Department, the customer may approach the Company's Customer Service Department through any of the following channels:

- **Customer Support Helpline No.**: 0674-2303999
- **Customer Support Email ID**: support.sabrimalafintech@gmail.com
- **Physical mode:** By sending the duly signed complaint(s)/ grievance(s) along with the supporting documents to:

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

- **Complaint Lodging Hours:** 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint(s)/ grievance(s) shall ordinarily be resolved within 10 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.

3. STAGE 3 – 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 Grievance Redressal Officer (GRO).

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

  > Sabrimala Fintech Private Limited
  > Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

- **Complaint Lodging Hours:** 10:00 a.m. to 06:00 p.m., except Sundays and Public Holidays.
- **Resolution Timeline:** The complaint(s)/ grievance(s) 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.

4. STAGE 4 – 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 ORGANIC & INORGANIC VERTICALS)

STAGE 1
AT BRANCH LEVEL

Grievance Redressal at Branch Level

- Customer may visit the concerned/base branch from which the loan was availed and submit the complaint/grievance in writing, in a language known to the customer, to the Branch Manager.
- The customer may also record the complaint/grievance in the Complaint/ Grievance Register maintained at the branch.
- The Branch Manager shall examine the complaint and endeavour to resolve the matter at the branch level.
- If the matter does not fall within the scope or authority of the Branch, it shall be promptly escalated to the Customer Service Department.

Complaint Lodging Hours:
10:00 a.m. to 06:00 p.m. (except Sundays and Public Holidays)

Resolution Timeline:
Within **7 days** from the date of lodging the complaint/grievance.

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

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Not Satisfied / Not Resolved or Escalated by Branch

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STAGE 2
AT CUSTOMER CARE LEVEL

Grievance Redressal at Customer Care Level

If the customer is not satisfied with the resolution at the Branch Level, or if the matter is escalated by the Branch, the customer may approach the Company's Customer Service Department through any of the following channels:

- **Customer Support Helpline No.: 0674-2303999**
- **Customer Support Email ID:** support.sabrimalafintech@gmail.com
- **Physical Mode:** By sending the duly signed complaint along with supporting documents to:
  Customer Services Department (Organic & Inorganic Vertical)
  Sabrimala Fintech Private Limited
  Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

Complaint Lodging Hours:
10:00 a.m. to 06:00 p.m. (except Sundays and Public Holidays)

Resolution Timeline:
Within **10 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 3
AT GRIEVANCE REDRESSAL OFFICER (GRO)

Grievance Redressal Officer (GRO)

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

- **Name: Mr. Rupak Dassarma,** Grievance Redressal Officer
- **Grievance Redressal Email ID:** grievance.sabrimalafintech@gmail.com
- **Physical Mode:** By sending the duly signed complaint along with supporting documents to:
  Sabrimala Fintech Private Limited
  Suit No. 4, Ground Floor, 836, Main Road, Kapashera, New Delhi – 110097

Complaint Lodging Hours:
10:00 a.m. to 06:00 p.m. (except Sundays and Public Holidays)

Resolution Timeline:
Within **10 days** from the date of 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

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Overall Resolution Timeline

Where a complaint 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 by the Company, in line with RBI guidelines.

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

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STAGE 4
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:
The General Manager
Department of Non-Banking Supervision (DNBS)
Reserve Bank of India
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