

**GRIEVANCE REDRESSAL FRAMEWORK
FOR HANDLING CUSTOMER COMPLAINTS / GRIEVANCES
(FOR ORGANIC & INORGANIC VERTICAL)**

Version	N0. 3
Adopted on	24-08-2026

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

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