

CUSTOMER GRIEVANCE REDRESSAL POLICY

1. Objective of Grievance Redressal Policy

Customer complaints constitute an important voice of customers, and Findoc Finest Private Limited has framed the Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanisms.

The Company's Grievance Redressal Policy fulfills the following principles:

1. Customers shall be always treated fairly:
2. Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
3. Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
4. To comply with the regulatory guidelines as required for this function.

2. Basis

The Grievance Redressal Mechanism Policy has been made as per chapter VI of Non-Banking Financial Company -Non-Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016("Master Directions") issued by Reserve Bank of India (RBI).

3. Grievance Redressal Mechanism process

In case of any grievance, customers can intimate and record their complaints/grievances for a resolution in the manner detailed below:

A. Registration of Complaints.

1. Visit Branch Office/Corporate Office - Customers can visit the Branch Office for registration of their grievances. Oral complaints, if any, should be followed by the submission of a written complaint.
2. Written complaint:
The customer can also write to us at:

Findoc Finest Private Limited, 5th
floor, Kartar Bhawan,
Near PAU Gate No.1,
Ferozepur Road, Ludhiana 141001

3. Email - Customers can send their grievance through email at grievancenbfc@myfindoc.com.

Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

4. ESCALATION MATRIX:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication. These modes will be adequately displayed on notice board of the Branch.

A) Customer can write to the customer service department, below are the details of customer service team.

NAME	CONTACT NUMBER	EMAIL ADDRESS	Escalation Matrix Timeline
Customer Service	0161-4155071	customer care nbfc@myfindoc.com	1-3 Days

B) If any customer is not satisfied with the resolution provided by the Customer Service team then escalation can be made to the Grievance Redressal Officer (GRO). Which is as follows:

NAME	CONTACT NUMBER	EMAIL ADDRESS	Escalation Matrix Timeline
Ms. Tamanna Mehta	9915256520	grievancenbfc@myfindoc.co m	4-7 Days

C) If any customer is not satisfied with the resolution provided by the GRO, then escalation can be made to the Principal Nodal officer. His details are as follows

NAME	CONTACT NUMBER	EMAIL ADDRESS	Escalation Matrix Timeline
Mr. Arijit Ghosh	9986726309	arijit.ghosh@myfindoc.com	7-15 Days

D) If any customer is not satisfied and the designated time(30days) has lapsed, the customer has an option to write to/ contact Reserve Bank of India at below mention address/email id Complaint lodging Portal of the RBI- <https://cms.rbi.org.in/>

Contact Details of Centralized Receipt and Processing Center(CRPC)

Address: Reserve Bank of India Sector 17, Chandigarh - 160017, India, Tel: +91 172 2721071, Fax: :+91 172 2701252 Email: crpc@rbi.org.in

5. Applicability

This Grievance Redressal Policy applies to all internal teams and extends to any outsourced vendors involved in delivering services or handling customer interactions on behalf of the Organization.

6.Monitoring

The customer complaints register along with ageing analysis and complaints received from the Reserve Bank of India.

7.Resolution of Complaints

The department heads are responsible jointly and severally for resolution provided by their teams and for closure of customer issues.