SAHAYYA FINSERVE

Grievance Redressal Mechanism

Document Control

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Approved	Ravi Madapati	CEO	

Revision Log

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1.0	Initial Draft	Rohith Balakrishnan	COO		

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1. Grievance Redressal Mechanism

In order to make the redressal mechanism more meaningful and effective, a structured system has been built. This system would ensure that the redressal sought is just and fair and is within the given frame- work of rules and regulation. The following information shall be displayed prominently, for the benefit of the customers, at all branches/ places of the Company, where business is transacted.

1.1 Mechanism to handle customer complaints/ grievances

The Company's grievance redressal mechanism is as follows

Stage 1

- The complaint which the corporate office directly receives through Email/Calls/letter will be attended in consultation with the concerned branch
- The complaint(s) received at the branch (es) shall be recorded in the Complaint Register / online tool and redressed in consultation with head / corporate office
- Customers can email us at customercare@sahayyafinserve.com between Monday to Friday between 10:00 am to 6:00 pm or write to us at the following address
  Sahayya Finserve Private Limited
  No.65, Shrinijaya Arcade, 1st Floor,
  Opp Punjab National Bank,
  T Dasarahalli, Bangalore- 560057
- We assure a reply/acknowledgement to call within 48 working hours
- We assure a reply/acknowledgement to letters/emails received through this channel within 7 working days.

Stage 2

In case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided, the customer can approach the Complaints Redressal Officer. The name and contact of the Complaint Redressal Officer is as follows:

Rohith Balakrishnan

Email Id: grievance.officer@sahayyafinserve.com

In case the response received through the above channels are not satisfactory they can write to the Head of our Complaint Redressal Cell at: sfpl.grievancehead@sahayyafinserve.com

Stage 3

We assure response to letters / emails received through this channel within 7 working days. If the complaint/dispute is not redressed within a period of one month, you may file a complaint with RBI Ombudsman through following modes:

- Complaint lodging portal of the Ombudsman: https://cms.rbi.org.in
- Address: Officer-In-charge DNBS Department Reserve Bank of India, 10/3/8, Nrupathunga Road, Post Bag No.5467, Bangalore-560 001 or contact on 2275020 or Fax on 2210185

1.2 Mandatory- display requirements

The Company is compliant with the following in all our branches:

- Appropriate arrangement for receiving complaints and suggestions.
- Display of the name, address and contact number of the Complaint Redressal Officer

The process of the complaint's redressal unit will ensure closure of all complaints to the customers' satisfaction. They will ensure that the complaint is escalated to the appropriate levels in case it is not possible to resolve at his/her level. Whilst the ultimate endeavour is to ensure we reach a situation where our customers don't have to complain to senior management to get an effective redressal, we have put in a robust mechanism to handle these complaints, review them from a point of view of understanding reasons for the complaint and for the escalation and working on prevention of recurrence thereof.

1.3 Time frame

To register complaints, the customers may use any of the channels mentioned above. If the complaint has been received in writing, the Company will endeavour to send an acknowledgement / response within 7 working days. Once the matter is examined, ABFL endeavours to either send a final response to the customer or an intimation seeking more time within one month upon receipt of complaint. Complaints that are received at our end will be seen in the right perspective and would be analyzed from all possible angles.

Complaints that require some time for examination of issues involved will be acknowledged promptly. The aforesaid policy will be reviewed periodically / revised as and when there are any new changes incorporated by the Company in handling complaints / grievances of the customer which includes introduction of new grievance channels, if any.

2. Review of Grievance Redressal Mechanism

The Managing Director / CEO shall be authorized to review and approve any modifications to the Grievance redressal mechanism from time to time.