CIN: U65999UP2017PTC089516

Aryadhan Financial Solutions Private Limited

Grievance Redressal Mechanism

Version No.	1.1
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Policy Owner	Credit & Risk Department
Approved By	Board of Directors

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Grievance Redressal Mechanism

The Company being a financial service provider believes that Customer-satisfaction effectively is the most important tool for its sustainable growth. This grievance resolution process outlines our objective to minimize instances that result in customer complaints and establishing a framework for review to ensure consistently superior service behaviour and easy access to transparent, speedy and efficient service to all Customers of the Company. The procedure mentioned is in line with **Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2026** which is effective from July 1, 2026.

The contact information of Customer support is prominently displayed on the website of the Company, its offices and on the platforms through which the Company provides its services.

The Principle-

The Grievance Redressal process of the Company follows the following principles:

- To act fairly and reasonably in all dealings with the customers by ensuring that-

  a. Our products and services will meet all relevant laws and regulations as applicable, for the time being in force

  b. Our dealings with our customers will be based on fairness

  c. Data privacy of the customer is maintained

- All the complaints, requests, queries received from Customers are responded with courtesy and in a timely manner.
- The Customers are fully informed of avenues to escalate their complaints/grievances within the Company, and their rights if they are not satisfied with the resolution of their complaints/grievances.
- The Company's personnel will act in good faith and impartially in the interests of the Customers.

Grievance Redressal Mechanism-

The company has a structured grievance redressal mechanism in practice where all grievances will be attended as per a defined time schedule. This facility has been provided to the customers to register complaints for speedy redressal.

Step 1:

In case the Customers have any query, grievance or request, he / she can call the respective Relationship Manager or write us on complaints@aryadhan.in or call us at 0120-4859345. Immediate response shall be

provided to the Customer depending on the nature of the grievance. The Customer will receive response within 3 working days if not responded immediately.

Step 2:

If the Customer (i) feels that his / her grievances have not been addressed or (ii) is not satisfied with the resolution received from above channels, or (iii) if the Customer does not hear from us within 3 working days from the complaint raised, the Customer can write to grievance officer details of which is given below:

Name: Sunil Kumar
Contact: 0120-4859319

Mail ID: grievance@aryadhan.in

The call facility is available from 10:00 a.m. to 18:00 p.m. (Monday to Friday), except public holidays.

Step 3:

If the Customer is not satisfied with the resolution received from the above channels, or if the Customer does not hear within 3 working days of the Complaint raised under Step-2, the Customer can write to Principal Nodal Officer details of which is given below:

Name: Inderjeet Singh
Contact: 0120-4859327

Mail ID: pno@aryadhan.in

The call facility is available from 10:00 a.m. to 18:00 p.m. (Monday to Friday), except public holidays.

Step 4:

Complaints to Ombudsman

If the Grievance is not redressed within 30 days, or if the Borrower is not satisfied with the response so received, a complaint may be filed online on https://cms.rbi.org.in/. Complaints can also be filed through the dedicated e-mail or sent in physical mode to the **'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017** in the format prescribed under the Ombudsman scheme.

Procedure of handling the customer grievances-

- The query/request/grievance/feedback from Customers may be received in writing or it can be received through our helpline number.
- The customer executive will record the Communication received from Customers.

- The customer executive will follow the standard operating procedure depending on the type of Communication received.
- The customer executive will attend to the Communication received from the Customer to the best of his/her ability.
- The Communication shall be addressed based on turnaround time, nature, ageing etc.
- In cases where Aryadhan Financial Solutions Private Limited has responded to a customer complaint and has requested additional information, documents, or clarification from the complainant in order to proceed further, and no response is received from the complainant within 21 (twenty-one) days from the date of the reply from Aryadhan Financial Solutions Private Limited, such complaint shall be considered as closed. This amendment is intended to ensure closure of complaints where the customer has not provided the necessary inputs to proceed further.
- Customer queries or requests pertaining to routine documentation such as No Objection Certificates (NOCs), loan statements, closure letters, outstanding confirmations, charge satisfaction letters, or any other documents related to the credit facilities availed from Aryadhan Financial Solutions Private Limited being mailed to complaints@aryadhan.in, grievance@aryadhan.in, pno@aryadhan.in will be classified as normal service requests and not treated as grievances.

Reporting to the Board of Directors-

The summary of the Customer grievance report along with a status report indicating the actions taken for resolution of the Communication, shall be placed before the Board of Directors for their review on an annual basis. The report shall contain information like, the total number of complaints received, disposed off and pending, with reasons thereof, and which will be placed before the Board of Directors for information / guidance.