

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

GRIEVANCE REDRESSAL POLICY

Document name	Grievance Redressal Policy
Version	V1.0
Document author	Compliance and secretarial Team
Release date	19-September-2024
Last updated on	19-September-2024
Review frequency	Annual
Approved by	Board of Directors

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1. OBJECTIVES OF POLICY

- 1.1. At Kumbhat Financial Services Limited (“us” or “we” or “our” or “KFSL”), we take any form of customer complaints seriously. We prioritize customer satisfaction as we believe it to be an important aspect of developing any business. We attempt to comply with best industry practices to maintain the integrity of our services. This Grievance Redressal Policy (“Policy”) covers how we address any complaints or grievances raised by our borrowers/customers, collectively identified as (“you” or “your”).
- 1.2. The objectives of this Policy are:
 - a. To provide transparency and accessibility of information to you so as to enable quick resolution of any disputes and/or complaints raised by you.
 - b. To resolve your grievances in accordance with the turnaround time for resolving disputes prescribed under applicable law.
 - c. To resolve your grievances relating to any employee, agent or outsourced service provider of KFSL.
 - d. To provide for a stage-based approach to grievance redressal depending on the severity.

2. REPORTING OF COMPLAINTS

- 2.1. Keeping in mind the customer’s interests and applicable guidelines issued by the Reserve Bank of India (“RBI”), we have provided various avenues to raise any grievances in order to provide the customer with the best possible experience.
- 2.2. **Voice call support:**
 - a. Customers may choose to report their grievance through a voice call by contacting our customer service telephone number via +91 9962190872
 - b. The customer service telephone number shall be active from 10:00 AM to 06:00 PM excluding Sundays and government holidays.
 - c. Our customer service executive shall collect the required details and address the queries with the help of the support team.
 - d. The customer service executive shall share an acknowledgement of the complaint received over the call along with an indicative timeline within which the team shall

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provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS.

2.3. **Email support**

- a. Customers may reach out to our support help desk at any time via email at grievance@kumbhatfinancialserviceslimited.com
- b. An acknowledgement of the receipt of the complaint shall be communicated to the customer with an indicative timeline within which the team shall provide a response to the queries or seek additional information relating to the complaint.
- c. The customer shall be updated with the appropriate resolution to their queries via email.

2.4. **Submitting complaints through KFSL's website or digital lending apps on which KFSL provides loans:**

- a. Customers may choose to submit their grievances or raise complaints by accessing the grievance redressal facility available on KFSL's website or any of the digital lending apps through which the customer has availed a loan from KFSL.
- b. The details of such digital lending apps shall also be available on KFSL's website.
- c. An acknowledgement of the complaint received on such complaint lodgement facility along with an indicative timeline within which the team shall provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS.

2.5. **Submitting complaints via post/courier or in person:**

- a. Customers shall also have the option of submitting their grievances through post/courier.
- b. The complaint should include the customer account number, preferred means of contact and a detailed description of the complaint for effective resolution.
- c. Complaints through post/courier may be sent to the following address:
*Kumbhat Financial Services Limited,
29 Rattan Bazaar, Kumbhat Complex
Chennai – 600 003*

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3. ESCALATION MATRIX

3.1. Level 1

In case the customer is not satisfied with the response/clarification provided by the customer service team, or in case any query is not addressed or resolved within 3 business days, the customer may escalate the same to the customer service and support team head at the below-mentioned details:

Customer Service and Support Team Head
Kumbhat Financial Services Limited,
29 Rattan Bazaar, Kumbhat Complex
Chennai – 600 003
Phone: 9962190872
E-mail: grievance@kumbhatfinancialserviceslimited.com

3.2. Level 2

In case any query raised to the customer service and support team head is not addressed or resolved within 2 weeks, the customer may escalate the same to the Grievance Redressal Officer at the below-mentioned details:

Mr. Sanjay Kumbhat
Kumbhat Financial Services Limited,
29 Rattan Bazaar, Kumbhat Complex
Chennai – 600 003
Phone: 9962190871
E-mail: cs@kumbhatfinancialserviceslimited.com

4. RAISING A COMPLAINT TO THE RBI

In case the customer is not satisfied with the response/clarification provided by KFSL, or in case any query is not resolved within a period of one month by KFSL, the customer may raise a complaint for the same with the RBI's office at the below mentioned details:

The Officer in-Charge
Regional Office
Department of Supervision (NBFC),

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*Reserve Bank of India,
Fort Glacis, 16, Rajaji Salai, P.B. No.40, Chennai
Tamil Nadu 600001 India
Phone: 044-2536 1490/ 2539 9222
Email: dnbschennai@rbi.org.in*

Additionally, you also have the option to lodge a complaint through the Sachet Portal available at <https://sachet.rbi.org.in/home/index>.

5. DISPLAY OF INFORMATION

- 5.1. KFSL shall prominently display this Policy as well as name and contact details of the Grievance Redressal Officer at all its branches, if any.
- 5.2. For the benefit of customers, the customers can also access these details on the website of the Company.

6. MONITORING AND REVIEW

- 6.1. The Grievance Redressal Officer shall monitor the complaints and their resolution and oversee implementation of this Policy.
- 6.2. A consolidated report of the monitoring shall be placed before the board of directors annually or at such periodicity as the board of directors may deem fit.
- 6.3. The board of directors shall review this Policy on an annual basis and make suitable amendments as may be necessary based on the recommendations made by the Grievance Redressal Officer.