

Grievance Redressal Mechanism Policy

Aditsh Fintech Private Limited

(NBFC - Category II)

1. Policy Objective

The objective of this Grievance Redressal Mechanism Policy is to provide an efficient, transparent, and customer-centric approach to handling customer complaints and grievances. The policy aims to:

- Ensure timely and effective resolution of complaints.
- Maintain high standards of customer satisfaction.
- Comply with regulatory guidelines set forth by RBI and other authorities.

2. Scope and Applicability

This policy is applicable to all customers of Aditsh Fintech Private Limited and covers all forms of complaints related to:

- Loan products (personal, business, secured, etc.)
- Customer service interactions
- Technical issues (website, app, etc.)
- Miscommunication or misunderstanding regarding loan terms and conditions
- Other concerns related to products and services.

3. Standard Operating Procedure (SOP)

3.1 Complaint Registration Channels

Complaints can be registered via the following channels:

1. Website:

- o Customers can submit complaints through a dedicated online grievance submission form available on the company website.

2. Email:

- o Customers can email their grievances to the designated grievance email address: Support@aditsh.com.

3. Branches:

- o Customers can visit any of our branches to register complaints, where branch staff will assist in documenting the issue.

3.2 Acknowledgment of Complaints

- TAT:
 - o Complaints will be acknowledged within 48 hours of receipt via email, SMS, or a phone call, confirming that the issue is being investigated.
 - o The acknowledgment will include a unique complaint reference number to help the customer track the status of their complaint.

3.3 Complaint Resolution Timeline □ TAT for Resolution:

- o All complaints will be resolved within 7 working days from the date of acknowledgment.
- o If the resolution is delayed due to unforeseen circumstances, the customer will be informed with a reason and expected timeline for resolution.
- o If the grievance is not resolved to the satisfaction of the customer within 30 days, the customer may approach the RBI Ombudsman under the RBI Integrated Ombudsman Scheme, 2021, through the CMS portal of RBI or other channels as notified by RBI

3.4 Escalation Mechanism

- If the issue is not resolved within the stipulated time frame (7 working days), the customer has the right to escalate the matter to the Nodal Officer. o The Nodal Officer will:
 - Review and investigate the complaint.
 - Provide a final resolution or response within 5 additional working days.
- Escalation Channels:
 - o Customers can escalate complaints through email to the Nodal Officer at: nodalofficer@aditsh.com.
 - o The Nodal Officer's contact details will be included in all acknowledgment communications.

3.5 Documentation and Record Keeping

- A complaint log will be maintained to record all customer complaints, actions taken, and resolutions. o The log will contain the following details:

- Customer Name and Contact Information
- Complaint Details
- Date and Time of Registration
- Acknowledgment and Response Dates
- Status and Resolution Details
- Feedback or Satisfaction Level (if available)
- Audit Trail:
 - o The grievance log will be reviewed periodically by the Compliance and Audit Team to ensure transparency, efficiency, and compliance with regulatory requirements.
 - o Any unresolved complaints will be flagged for immediate attention.

3.6 Feedback and Continuous Improvement

- After the resolution of a complaint, customers will be invited to provide feedback on the grievance handling process. This feedback will be used to:
 - o Identify areas of improvement.
 - o Enhance the customer experience.
- The feedback mechanism will also help improve internal processes to reduce the recurrence of similar complaints.

4. Governance and Oversight □ Oversight by Nodal Officer:

- o The Nodal Officer is responsible for overseeing the grievance redressal process, ensuring compliance with policies and proper resolution.
- o The Nodal Officer will review unresolved or escalated cases and report them to the management on a quarterly basis.

□ Compliance Team Review:

- o The Compliance and Risk Management teams will regularly monitor the grievance redressal process to ensure that it aligns with the Fair Practices Code and regulatory requirements.

5. Regulatory Compliance

□ RBI Guidelines:

- o The grievance redressal mechanism must comply with the Reserve Bank of India (RBI) Fair Practices Code and Customer Protection Guidelines.

- o All processes and melines must align with regulatory directives.

6. Consequences of Non-Compliance

Failure to adhere to this policy could result in:

- Internal Disciplinary Ac on against employees not following the procedure.
- Loss of Customer Trust: Failure to resolve complaints effectively may lead to loss of business and customer loyalty.

This policy has been approved by the Board of Directors and shall be monitored through periodic reporting to the Board / relevant Committee.

Approved By: Board of Directors

Effective Date: 16, February 2026

Next Review Date: 2, April 2027

Responsible Department: Customer Service, Compliance