

SARVAGRAM FINCARE GRIEVANCE REDRESSAL MECHANISM POLICY

1. Introduction

This Policy aims to provide the Grievance Redressal Mechanism to all existing and prospective customers of SarvaGram FinCare Private Limited (Company) and will be followed by all employees and representatives working for the Company.

The Grievance Redressal Mechanism Policy has been made as per RBI/DNBR/2016-17/44 Master Direction DNBR.PD.007/03.10.119/2016-17 dated September 1, 2016 and updated as on February 22, 2019 as applicable to Non-Banking Finance Company – Non-Systematically Important Non-Deposit taking Company issued by The Reserve Bank of India (RBI).

2. Purpose

The purpose of the policy is to ensure that:

- All customers are always treated fairly and transparently.
- All customer grievances are resolved within stipulated timelines.
- Customers have the option to pursue alternative remedies if they are not satisfied with the Company's proposed resolution of their grievance.

3. Mechanism

3.1. Customer complaint shall be first registered in the Complaint Register, at the nearest Branch of the Company ([link to Branch Locator](#)). The Branch Manager shall be the first point of interaction with the customer and shall record all complaints received in writing.

Borsad Branch SarvaGram FinCare Pvt Ltd. Shop No 118/ 119, 1st floor, Bhaishree Complex, Anand Circle, Anand Road, Borsad 388540, Gujarat.	Branch Manager Mr. Ashish Gohil Contact Number: E-Mail id:
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3.2. If there is no response from the Branch Manager within 7 working days from filing the complaint or if the customer is not satisfied with the provided solution then the same complaint may be escalated to the Grievance Redressal Officer of the Company.

Grievance Redressal Officer	Ms. Deepa PK SarvaGram FinCare Pvt Ltd. 91Springboard (Behind Shaman Mercedes) CST Road, Kalina, Santacruz (East) Mumbai – 400 098 Contact Number: E-Mail Id: info@sarvagram.com
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3.3. The Grievance Redressal Officer will take necessary steps to redress the grievances with care and diligence, within a period of 21 working days from the date of receipt of the complaint. If the customer is not satisfied with the reply / action / resolution given by Grievance Redressal Officer, he/ she may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS) of The RBI Mumbai, the details of which are mentioned below:

Reserve Bank of India,
Department of Non-Banking Supervision,
3rd Floor, RBI Building,
Opp. Mumbai Central Railway Station, Near Maratha Mandir,
Byculla, Mumbai - 400 008

4. Grievance Rederssal Timeline

All the complaints received by the Company shall be recorded and tracked for end-to-end resolution. The turn-around time for responding to a complaint is as follows:

- General Complaints: 7 working days
- Fraud cases, Legal cases and cases which need retrieval of documents: 15 working days
- Interest/ Charges/ Installment related cases: 20 working days
- Cases involving external entities: 30 working days
- For all the complaints received from The RBI/ other Regulatory/ Statutory/ Government authorities, timelines as mandated by respective complainant will be adhered to
- If any case needs additional time, the Company will seek the same from the Customer/ Regulator/ Competent Authority, stating expected time lines for resolution of the issue.

5. Display

The details of various contact points for Grievance Redressal mechanism shall be published on the website of the Company for the benefit of the customers. The same will also be displayed at all Branches of the Company.

6. Monitoring

The customer complaints along with ageing analysis and complaints received from the Reserve Bank of India shall be placed before the Board of Directors on quarterly basis for its review.

7. Review of the policy

The Board shall review the policy annually or as required by the RBI.

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