

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.

Branch Name: Borsad Address: Shop No 118-119, 1st floor, Bhaishree Complex, Anand Circle, Anand road, Borsad 388540	Branch Manager: Ashish Gohil Contact Number: 7046066210 Email ID: ashish.gohil@sarvagram.com
Branch Name: Idar Address: First Floor, Panchaal Bhavan, Shree Nagar, Idar, District Sabarkantha-383430	Branch Manager: Kaushik Sharma Contact Number: 9106705734 Email ID: kaushik@sarvagram.com
Branch Name: Kheda Address: 1st Floor, "Paras Complex", Opp. Bhadrakali Mata Temple, Lal Darwaja, Kheda – 387411, Dist Kheda.	Branch Manager: Pankaj Vyas Contact Number: 9904913429 Email ID: pankaj@sarvagram.com
Branch Name: Sangamner Address: First Floor, Shop Number 1 & 3, Mahalaxmi Pride, At post: Gunjalwadi, Sangamner – 422605	Branch Manager: Vikas Bandal Contact Number: 9665430378 Email ID: vikas@sarvagram.com
Branch Name: Pimpalgaon Address: A wing, 2nd Floor, shop no. 7, Gurukrupa Sankul, New Mumbai Agra Road, Near Parmila Looms, beside Cholamandalam Office, Pimpalgaon, Nashik : 422209	Branch Manager: Arvind Gaikwad Contact Number: 7038885023 Email ID: arvind.g@sarvagram.com
Branch Name: Akole Address: 1st Floor, "Yashraj Building", Kolar Ghoti Road, Opp. Amrut Sagar Dudh Sangh Seed Farm, Akole 422601	Branch Manager: Ravindra Ghule Contact Number: 9657623496 Email ID: ravindra@sarvagram.com
Branch Name: Talod	Branch Manager: Mahavir Parmar

Address: First Floor,Shop No.B/9 &B/10 ,Shivam Arcade,Opp.Court,Near Market Yard, Modasa Road,Talod - 383215,Dist Sabarkantha,Gujarat	Contact Number: 9624824342 Email ID: mahavir@sarvagram.com
Branch Name: Narayangaon Address: DharmaraJ Plaza ,Officeno.202,Narayangaon ,Tal: Junner,Dist Pune: 410504	Branch Manager: Sandip Rahane Contact Number: 9552655300 Email ID: sandip.rahane@sarvagram.com
Branch Name: Kapadwanj Address: Shop No. 103 & 123, First Floor, AK Plaza, Kapadwanj Modasa Road, Near PIR Limbda, Opp Raily Station,Kapadwanj – 387620, Dist Kheda	Branch Manager: Bhavesh Dabgar Contact Number: 9601124211 Email ID: bhavesh@sarvagram.com
Branch Name: Kadi Address: 4 No. Gujrat Housing Board, Kadi Chatral Highway, near Saibaba Temple, Kadi, Gujrat - 382715	Branch Manager: Nikunj Patel Contact Number: 7043079427 Email ID: nikunj.patel@sarvagram.com
Branch Name: Padra Address: 107/2,3,4 1st Floor, Akshar Plaza, Opp. Bus Depot. Padra - 391440, Gujrat	Branch Manager: Gyanchand Gupta Contact Number: 9351097919 Email ID: gyanchand@sarvagram.com
Branch Name: Sinner Address: “Sai Ananda Pride B” Shop No 12,13 Duber Naka, Taluka Sinnar, Maharastra - 422103	Branch Manager: Navnath Bhagwat Contact Number: 8805560024 Email ID: navnath@sarvagram.com
Branch Name: Mansa Address: “Navrang Complex” Shop No 10, Gandhinagar Highway, near Honda showroom, Mansa, Gujrat- 382845	Branch Manager: Sunil Goswami Contact Number: 7990069727 Email ID: sunil@sarvagram.com
Branch Name: Satna Address: “Shree Swami Complex” Shop No 11, Malegaon Road, Malegaon Market, Satna Maharashtra - 423301	Branch Manager: Ganesh Borude Contact Number: 9890573694 Email ID: ganesh@sarvagram.com
Branch Name: Halol Address: Shop No 208/3, First Floor, Jawaharnagar, Godhra Road, Gujrat – 389350	Branch Manager: Himanshu Trivedi Contact Number: 9909565005 Email ID: himanshu@sarvagram.com
Branch Name: Shirur Address: Sai Business Court Shop No 5 (105), Wing A, Surj Nagar, Taluk, Shirur, Dist – Pune, Maharshtia - 412210	Branch Manager: Ashok Borkar Contact Number: 9970265263 Email ID: ashok@sarvagram.com
Branch Name: Phaltan Address: “Konark Empire” Shop No F2, F3, Ring Road, Laxmi nagar, Phaltan, Maharashtra - 415523	Branch Manager: Rafik Shaikh Contact Number: 9763853014 Email ID: rafik@sarvagram.com
Branch Name: Ichalkaranji Address: “Bhagyalaxmi Complex” # 18/559, Kolhapur Road, near A.S.C College, Ichalkaranji, Dist – Kolhapur, Maharshtia - 416115	Branch Manager: Akash Bhedarkar Contact Number: 8999067715 Email ID: akash@sarvagram.com

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. Soumi Dey SarvaGram FinCare Pvt Ltd. 1 st Floor, Dani Corporate Park, 158, CST Road, Kalina, Santacruz (East) Mumbai – 400 098 Contact Number: 9820137099 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 Redressal 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.