

# SARVAGRAM FINCARE GRIEVANCE REDRESSAL MECHANISM POLICY

## 1. Introduction

This Grievance Redressal Policy (“**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.

This 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 17, 2020 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 this 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 complaints shall be first registered in the Complaint Register, at the nearest Branch of the Company (<https://sarvagram.com/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: Pankaj Vyas Contact Number: 9904913429 Email ID: <a href="mailto:pankaj@sarvagram.com">pankaj@sarvagram.com</a>
Branch Name: Idar Address: First Floor, Panchaal Bhavan, Shree Nagar, Idar, District Sabarkantha-383430	Branch Manager: Kaushik Sharma Contact Number: 9106705734 Email ID: <a href="mailto:kaushik@sarvagram.com">kaushik@sarvagram.com</a>

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<p>Branch Name: Kheda Address: 1st Floor, "Paras Complex" , Opp. Bhadrakali Mata Temple, Lal Darwaja, Kheda – 387411, Dist Kheda.</p>	<p>Branch Manager: Ashok Dabi Contact Number: 8999584948 Email ID: ashok.dabhi@sarvagram.com</p>
<p>Branch Name: Sangamner Address: First Floor , Shop Number 1 &amp; 3, Mahalaxmi Pride, At post: Gunjalwadi, Sangamner – 422605</p>	<p>Branch Manager: Rahul Barmate Contact Number: 9665430378 Email ID:rahul.barmate@sarvagram.com</p>
<p>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</p>	<p>Branch Manager: Arvind Gaikwad Contact Number: 7038885023 Email ID: <a href="mailto:arvind.g@sarvagram.com">arvind.g@sarvagram.com</a></p>
<p>Branch Name: Akole Address: 1st Floor, "Yashraj Building", Kolar Ghoti Road, Opp. Amrut Sagar Dudh Sangh Seed Farm , Akole 422601</p>	<p>Branch Manager: Ravindra Ghule Contact Number: 9657623496 Email ID: <a href="mailto:ravindra@sarvagram.com">ravindra@sarvagram.com</a></p>
<p>Branch Name: Talod Address: First Floor,Shop No.B/9 &amp;B/10 ,Shivam Arcade,Opp.Court,Near Market Yard, Modasa Road,Talod - 383215,Dist Sabarkantha,Gujarat</p>	<p>Branch Manager: Mahavir Parmar Contact Number: 9624824342 Email ID: <a href="mailto:mahavir@sarvagram.com">mahavir@sarvagram.com</a></p>

<p>Branch Name: Narayangaon Address: DharmaraJ Plaza ,Officeno.202,Narayangaon ,Tal: Junner,Dist Pune: 410504</p>	<p>Branch Manager: Sandip Rahane Contact Number: 9552655300 Email ID: <a href="mailto:sandip.rahane@sarvagram.com">sandip.rahane@sarvagram.com</a></p>
<p>Branch Name: Kapadwanj Address: Shop No. 103 &amp; 123, First Floor, AK Plaza, Kapadwanj Modasa Road, Near PIR Limbda, Opp Raily Station,Kapadwanj – 387620, Dist Kheda</p>	<p>Branch Manager: Bhavesh Dabgar Contact Number: 9601124211 Email ID: <a href="mailto:bhavesh@sarvagram.com">bhavesh@sarvagram.com</a></p>
<p>Branch Name: Kadi Address: 4 No. Gujarat Housing Board, Kadi Chatral Highway, near Saibaba Temple, Kadi, Gujarat - 382715</p>	<p>Branch Manager: Nikunj Patel Contact Number: 7043079427 Email ID: <a href="mailto:nikunj.patel@sarvagram.com">nikunj.patel@sarvagram.com</a></p>
<p>Branch Name: Padra Address: 107/2,3,4 1st Floor, Akshar Plaza, Opp. Bus Depot. Padra - 391440, Gujarat</p>	<p>Branch Manager: Gyanchand Gupta Contact Number: 9351097919 Email ID: <a href="mailto:gyanchand@sarvagram.com">gyanchand@sarvagram.com</a></p>
<p>Branch Name: Sinnar Address: "Sai Ananda Pride B" Shop No 12,13 Duber Naka, Taluka Sinnar, Maharastra - 422103</p>	<p>Branch Manager: Navnath Bhagwat Contact Number: 8805560024 Email ID: <a href="mailto:navnath@sarvagram.com">navnath@sarvagram.com</a></p>
<p>Branch Name: Mansa Address: "Navrang Complex" Shop No 10, Gandhinagar Highway, near Honda showroom, Mansa, Gujarat- 382845</p>	<p>Branch Manager: Sunil Goswami Contact Number: 7990069727 Email ID: <a href="mailto:sunil@sarvagram.com">sunil@sarvagram.com</a></p>

<p>Branch Name: Satana  Address: "Shree Swami Complex" Shop No 11, Malegaon Road, Malegaon Market, Satana  Maharashtra - 423301</p>	<p>Branch Manager: Ganesh Borude Contact Number: 9890573694 Email ID: <a href="mailto:ganesh@sarvagram.com">ganesh@sarvagram.com</a></p>
<p>Branch Name: Halol  Address: Shop No 208/3, First Floor, Jawaharnagar, Godhra Road, Gujarat – 389350</p>	<p>Branch Manager: Himanshu Trivedi  Contact Number: 9909565005  Email ID: <a href="mailto:himanshu@sarvagram.com">himanshu@sarvagram.com</a></p>
<p>Branch Name: Shirur  Address: Sai Business Court Shop No 5 (105), Wing A, Surj Nagar, Taluk, Shirur, Dist – Pune,  Maharashtra - 412210</p>	<p>Branch Manager: Ashok Borkar Contact Number: 9970265263 Email ID: <a href="mailto:ashok@sarvagram.com">ashok@sarvagram.com</a></p>
<p>Branch Name: Phaltan  Address: "Konark Empire" Shop No F2, F3, Ring Road, Laxmi nagar, Phaltan, Maharashtra - 415523</p>	<p>Branch Manager: Rafik Shaikh Contact Number: 9763853014 Email ID: <a href="mailto:rafik@sarvagram.com">rafik@sarvagram.com</a></p>
<p>Branch Name: Ichalkaranji Address: "Bhagyalaxmi Complex" # 18/559, Kolhapur Road, near A.S.C College, Ichalkaranji, Dist – Kolhapur, Maharashtra - 416115</p>	<p>Branch Manager: Akash Bhedarkar Contact Number: 8999067715 Email ID: <a href="mailto:akash@sarvagram.com">akash@sarvagram.com</a></p>
<p>Branch Name: Gadhinglaj Address: "Jagdish Plaza" constructed on Non-Agricultural land situated at 1085/2, near Bank of Maharashtra, Main Road, Gadhinglaj, Maharashtra - 416502</p>	<p>Branch Manager: Avinash Paranjape Contact Number: 9145423108 Email ID: <a href="mailto:avinash@sarvagram.com">avinash@sarvagram.com</a></p>

<p>Branch Name: Warnanagar  Address: "Aai Adisakti Plaza", Kodoli,  Kolhapur, Maharashtra - 416114</p>	<p>Branch Manager: Ravindra Mohite  Contact Number: 9595892013  Email ID: Ravindra.mohite@sarvagram.com</p>
<p>Branch Name: Saswad  Address: "<b>Savali Tower</b>" B wing, # Shop  No. 16, 17 SR No 7/1 to 8/3/D, Saswad,  near Reliance Petrol Pump, Taluka –  Purandhar, Pune, Maharashtra - 412301</p>	<p>Branch Manager: Umesh Chaudhari  Contact Number: 9637802202  Email ID:  umesh@sarvagram.com</p>
<p>Branch Name: Palus  Address: "<b>Shree Apartment</b>" in front of  New Bus stand, PO and Taluka - Palus,  Dist- Sangli, Maharashtra- 416310</p>	<p>Branch Manager: Sharif Yusuf  Mujawar  Contact Number: 9922798676  Email ID: sharif@sarvagram.com</p>
<p>Branch Name: Mudaltitta  Address: "<b>Datta Plaza</b>" House No. 1325/2,  Borawadetal Kagal, Mudaltitta, Dist –  Kolhapur, Borawade, Maharashtra- 416208</p>	<p>Branch Manager: Purushottam Hari  Thite  Contact Number: 8208312220  Email ID:  purushottam@sarvagram.com</p>
<p>Branch Name: Karad  Address: Office No 10 438 A, 1st floor,  "Moraya Pride" Shaniwar Peth, PO and  Taluka- Karad, Dist – Satara, Maharashtra  - 415110</p>	<p>Branch Manager: Shakil Mujawar  Contact Number: 7058484318  Email ID: <a href="mailto:shakeel.mujawar@sarvagram.com">shakeel.mujawar@sarvagram.com</a></p>
<p>Branch Name: Khandala  Address: "<b>Ajinkya Arcade</b>" Shop No  11,12, chatrapati Shivaji Chowk, Khandala  Loland Road, At PO Taluka - Khandala,  Dist - Satara, Maharashtra - 412802</p>	<p>Branch Manager: Shridhar Anantrao  Kadam  Contact Number: 8552000744  Email ID: shridhar@sarvagram.com</p>

<p>Branch Name: Pusegaon  Address: "<b>Jadhav Complex</b>", 1st Floor,  Shop No. 4,5,6 beside Mayani Urban Co-  Operative Bank, Dahiwadi Road, Pusegaon-  415502</p>	<p>Branch Manager: Satyavan Shahaji  Anapat  Contact Number: 9890111308  Email ID: satyavan.anapat@sarvagram.com</p>
<p>Branch Name: Unjha  Address: "<b>Shilp Arcade</b>" Shop No 25,26,27  Opposite of Mahila college, Sardar Chawk  Cross Road, Station Road, Unjha, Gujarat-  384170</p>	<p>Branch Manager: Amitkumar  Jasvantbhai Patel  Contact Number: 9714030464  Email ID: amit@sarvagram.com</p>
<p>Branch Name: Umret  Address: "<b>Tulsi Shopping Centre</b>" First  Floor, Office Shop No 18, Dakor Nadiad  Road, Umret, Gujarat - 388220</p>	<p>Branch Manager: Vasim Vahora  Contact Number: 9558992600  Email ID: Vasim@sarvagram.com</p>
<p>Branch Name: Viramgam  Address: "<b>Akshar Nagar Shopping  Centre</b>" Shop No 131, 1st Floor, Mandal  Road, Viramgam, Gujarat - 382150</p>	<p>Branch Manager: Hoshiyaar Singh  Contact Number: 6377905534  Email ID: hoshiyaar@sarvagram.com</p>
<p>Branch Name: Dabhoi  Address: Shop No.4 , Zavernagar Station  Road, Dabhoi, Vadodara, Gujarat - 391110</p>	<p>Branch Manager: Viralkumar  Hareshbhai Valand  Contact Number: 9714105511  Email ID: viral@sarvagram.com</p>
<p>Branch Name: Savli  Address: Adhik Plaza" First Floor, Shop  No.147, 148 Opposite of Reliance Petrol  Pump, near Savli Police Station, Savli, Dist –  Voroda, Gujarat - 391770</p>	<p>Branch Manager: Mukeshbhai  Nagarbhai Chunara  Contact Number: 9904850626  Email ID: mukesh@sarvagram.com</p>

<p>Branch Name: Bechraji  Address: <b>"K.D Plaza"</b> in First Floor, Shop No.21, Viramgam Highway, near HDFC Bank, Bechraji, Gujarat - 384210,</p>	<p>Branch Manager: Chandrakant Patel  Contact Number: 9726474637  Email ID: chandrakant@sarvagram.com</p>
<p>Branch Name: Vijapur  Address: "Shaligraw Crown" First Floor, Shop No. 105, 106, 106A, near Mamlatdar office, Taluka – Vijapur, Dist – Mehsana, Gujarat - 382870</p>	<p>Branch Manager: Ashish Sharma  Contact Number: 9687061709  Email ID: ashish@sarvagram.com</p>
<p>Branch Name: Athani  Address: <b>"Shri N. S Complex"</b> in First Floor, Nisarga Daba, Athani Gokak Main Road, Athani, Karnataka - 591304</p>	<p>Branch Manager: Amar Ravindra Yandolli  Contact Number: 7996491240  Email ID: amar@sarvagram.com</p>
<p>Branch Name: Gokak  Address: <b>"Hattikatagi Complex"</b> in First Floor, opposite of Hotel Gokak Resort, RS No 216/2B/2, Plot No 2, Falls Road, Gokak, Karnataka - 591307</p>	<p>Branch Manager: Suresh Kattimani  Contact Number: 9739047133  Email ID: suresh.kattimani@sarvagram.com</p>
<p>Branch Name: Nipani  Address: First Floor, Plot No - 47, near HDFC Bank, Ashok Nagar, Nipani, Karnataka - 591237,</p>	<p>Branch Manager: Bapugouda Patil  Contact Number: 9449169615  Email ID: bapugouda@sarvagram.com</p>
<p>Branch Name: Hukkeri  Address: <b>"Sai Plaza"</b>, R. D Boragalli , Bus Stand Road, Hukkeri, Karnataka - 591309</p>	<p>Branch Manager: Narayan B Kabbure  Contact Number: 9611227757  Email ID: narayan@sarvagram.com</p>

<p>Branch Name: Mahalingapur  Address: First Floor, Plot – 3, 89/1B, APMC Road, Mahalingpur, Karnataka - 587312,</p>	<p>Branch Manager: Prakash Madaliwar  Contact Number: 7338129208  Email ID: prakash@sarvagram.com</p>
<p>Branch Name: Raibagh  Address: Chikkodi Road, beside Shrunagar Photo Studio, Raibagh, Karnataka - 591317</p>	<p>Branch Manager: Mallikarjun Donawade  Contact Number: 7892240475  Email ID: mallikarjun@sarvagram.com</p>
<p>Branch Name: Bailhongal  Address: CTS No. 3179, above Sangeeta Mobiles, near Ujjivan Bank, Bus Stand Road, Bailhongal, Karnataka - 591102</p>	<p>Branch Manager: Basavaraj Yallur  Contact Number: 9964182848  Email ID: basavaraj@sarvagram.com</p>
<p>Branch Name: Bilgi  Address: Hemaraddi Mallamma Nagar, Bagalkot Road, Korti Rc., Taluka - Bilgi, Karnataka - 587116</p>	<p>Branch Manager: Gousmodin Begampalli  Contact Number: 9518543803  Email ID: gousmodin@sarvagram.com</p>
<p>Branch Name: Sumerpur  Address: “<b>Hari Plaza</b>” in First Floor, Gandhi Chorya, Main Bazar, Sumerpur, Dist- Pali, Rajasthan - 306902</p>	<p>Branch Manager: Ram Niwas  Contact Number: 9414325040  Email ID: ram@sarvagram.com</p>
<p>Branch Name: Sojat  Address: House No 2311, Chandpole Gate ke Bahar, DakBungalow Road, Sojat, Dist- Pali, Rajasthan - 306104</p>	<p>Branch Manager: Surendra Kumar  Contact Number: 8104929423  Email ID: Surendra@sarvagram.com</p>



Branch Name: Jaitaran Address: "Charbhuj Complex" Ground Floor, Shop no 1 &2 Charbhuj Complex, Nimaj Road Jaitaran, Dist- Pali, Rajasthan - 306302	Branch Manager: Kamal Kishor Contact Number: 9460818320 Email ID: Kamal@sarvagram.com
Branch Name: Bhopalgarh Address: " <b>Mahi Tower</b> " in First Floor, Hospital Road, Bhopalgarh, Rajasthan - 342603,	Branch Manager: Amar Ravindra Yandolli Contact Number: 7996491240 Email ID: amar@sarvagram.com
Branch Name: Osian Address: First Floor, above ICICI Bank, Jodhpur Phaodi Road, Nayapura, Osian, Dist- Jodhpur, Rajasthan - 342303	Branch Manager: Imran Shekh Contact Number: 9762315559 Email ID: imran@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. 1st 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,

Maharashtra

#### **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 of Directors shall review the policy annually or as required by the RBI.