

GRIEVANCE REDRESSAL POLICY

V 4.0

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| <i>Proposing Unit</i> | <i>Grievance Department</i> | |
| <i>Month of Issue</i> | <i>27th December 2022</i> | |
| <i>Approving Authority</i> | <i>Board of Directors</i> | |
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| | <i>3.0</i> | <i>23rd January 2025 (The revision is w.r.t. change in the RBI Licence from “A” Category to “B” category)</i> |
| | <i>4.0</i> | <i>28th May 2025 by way of Circular Resolution passed by the Board</i> |



NBFC registration number B.01.00558
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Table of Contents

| | |
|--|-------------------------------------|
| 1. OBJECTIVE | Error! Bookmark not defined. |
| 2. APPLICABILITY | 2 |
| 3. DEFINITION | 2 |
| 4. GRIEVANCE REDRESSAL PROCESS | 2-3 |
| 5. SYSTEMS FOR RESOLUTION OF GRIEVANCES | 2 |
| 6. INTERNAL REVIEW AND MONITORING OF GRIEVANCES | 3 |
| 7. REVIEW OF POLICY | 3 |
| 8. WEBSITE | 3 |
| 9. CHANGE CONTROL | 4 |

1. OBJECTIVE

Chinmay Finlease Limited (hereinafter referred to as "CFL") is a Non-Deposit taking NBFC classified as Base Layer ("NBFC") registered with the Reserve Bank of India as a Non-Banking Financial Company duly incorporated under the Companies Act 2013.

This policy has been framed In order to effectively understand and address customer grievances. At CFL, we are committed to delivering proactive customer service and ensuring customer satisfaction. This Grievance Redressal Policy is designed to establish a robust framework for addressing and resolving customer grievances promptly and effectively keeping in view the requirements of RBI Notification/Master Directions. The company's Grievance Redressal policy will also cover the mechanism for the effective resolution of the customer's complaints at various levels.

2. APPLICABILITY

In accordance with the Master Direction—Reserve Bank of India (Non-Banking Financial Company—Scale Based Regulation) Directions, 2023 (as updated from time to time), the Company is required to put in place a board-approved Policy/Mechanism for Grievance Redressal to ensure that all disputes arising out of the decisions of the lending institution's functionaries are heard and disposed of at least at the next higher level.

3. DEFINITION

Grievance/Complaint: A grievance or complaint is any expression of dissatisfaction from a customer regarding our products or services, whether communicated orally or in writing. It includes situations where a customer has a genuine concern or misunderstanding.

4. GRIEVANCE REDRESSAL PROCESS

To facilitate the resolution of grievances, CFL employs the following communication channels:

Primary Level

For concerns related to the Platform, EMI schedules, Facility Types, Processing Fees, or any other product-related issues, customers should contact our customer service team through the following channels:

- For loan processing-related queries: Email us at **support@chinmayfinlease.com**
- For repayments, CIBIL, and refund-related queries: Email us at **collections@chinmayfinlease.com**
- Please include your loan account number to help us address your concerns effectively.
- We aim to respond within 15 days and strive to resolve complaints promptly.

Secondary Level

If the resolution is unsatisfactory or if no response is received within 15 days, customers should escalate the issue to our Nodal Grievance Redressal Officer on the number below anytime between

10:00 AM to 07:00 PM from Monday to Saturday except public holidays or write to the Nodal Grievance Redressal Officer at the e-mail address below.

Mr. Satvinder Singh Huda

Email: grievance@chinmayfinlease.com

Phone: 07948519054

Address: 3rd Floor, House no 14,
Times Corporate Park,
Opposite Copper Stone Flats,
Thaltej, Ahmedabad, Gujarat - 380059

Third Level

If the resolution is still unsatisfactory or no response is received within 30 days, customers may escalate the complaint to the RBI Complaints Management System (CMS) portal at <https://cms.rbi.org.in> or contact them via email at crpc@rbi.org.in. Alternatively, customers can send their complaint form (available under the Ombudsman scheme 2021) to the following address:

Centralised Receipt and Processing Centre", 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh – 160017

5. SYSTEMS FOR RESOLUTION OF GRIEVANCES

CFL utilizes an advanced Customer Relationship Management (CRM) system to ensure efficient handling and tracking of grievances. Upon receipt of a complaint, our Grievance team is tasked with promptly investigating and providing suitable solutions to address the concern.

6. INTERNAL REVIEW AND MONITORING OF GRIEVANCES

Regular reviews of grievances, including turnaround times and complaint categories, are conducted Quarterly to ensure adherence to our grievance redressal process.

7. REVIEW OF POLICY

The effectiveness of this Grievance Redressal Policy is periodically reviewed and evaluated. A comprehensive report on the compliance with our Fair Practices Code and the functioning of the grievance redressal mechanism is submitted to the Board of Directors on a quarterly basis. These reviews focus on process enhancements and system audits conducted by our Internal Audit Team.

8. WEBSITE

This Grievance Redressal Policy is published on CFL's official website and is accessible to all stakeholders. Additionally, it is prominently displayed at our registered office. All employees are briefed on this policy to ensure consistent adherence and implementation.

9. CHANGE CONTROL

Any revisions or updates to this policy will be approved by the Board of Directors as and when required and will be documented and communicated through appropriate channels to maintain transparency and compliance with regulatory guidelines. This policy outlines CFL's commitment to addressing customer grievances promptly and maintaining high standards of service delivery. Adjust the contact details and specific processes as per your company's operational structure and regulatory requirements.