

SAHAYYA FINSERVE

Grievance Redressal Policy

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1. Introduction

Sahayya Finserve Private Limited is firmly committed to customer satisfaction and service, recognizing its crucial role in the sustained growth of the business. The company's primary goals are to provide prompt, excellent, and efficient customer service to achieve high levels of customer satisfaction.

In order to make the redressal mechanism more meaningful and effective, a structured procedure has been drafted. This document outlines the internal policy for managing customer complaints, detailing the various avenues for filing complaints, securing resolutions from the relevant department, and ensuring customers receive responses in a timely manner. The complaint redressal process includes a review mechanism to help reduce the likelihood of similar issues arising in the future.

2. Grievance Redressal Mechanism

If a customer believes that we have not lived up to our commitment, we guarantee a prompt and thorough resolution of their complaint to their satisfaction. Customers can register their complaint by following the steps outlined below

Stage 1 - Customer Service Channels to Register Grievances

- Customers can email us at customercare@sahayyafinserve.com between Monday to Friday between 10:00 am to 6:00 pm
- Customers can Visit at our head office or your nearest branch
- Customers can write to us at the following address

Customer Service Department
Sahayya Finserve Private Limited
#78, 2nd floor Sai Sharan Heights,
15th cross Margosa road,
Mallechwaram, Bangalore 560003

We request Existing Customers to please quote your Loan Account Number to our Customer Support Officer when you Email or visit your nearest branch. We assure a reply/acknowledgement to call within 3 working days. We assure a reply/acknowledgement to letters/emails received through this channel within 10 working days.

Stage 2 - Approaching Grievance Redressal Officer

If the customer is not satisfied with the resolution provided by customer service representatives, or doesn't receive any response within 10 working days customer can write, mail or call to the grievance redressal officer of the Company. The name and contact of the Grievance Redressal Officer are as follows:

Ms. Iswariya Rajan
Sahayya Finserve Private Limited
#78, 2nd floor Sai Sharan Heights,
15th cross Margosa road,
Mallechwaram, Bangalore 560003
Email Id: grievance.officer@sahayyafinserve.com

Upon examination of the complaint, the Grievance Redressal Officer assures a reply/acknowledgement to letters/emails received through this channel within 10 working days.

Stage 3 - Approaching Principal Nodal Officer

If the customer is not satisfied with the resolution provided by the Grievance Redressal Officer, or doesn't receive any response within 10 working days customer can write, mail to the Principal Nodal Officer of the Company. The name and contact of the Principal Nodal Officer are as follows:

Mr. Rohith Balakrishnan
Sahayya Finserve Private Limited
#78, 2nd floor Sai Sharan Heights,
15th cross Margosa road,
Malleswaram, Bangalore 560003

Email Id: sfpl.nodalofficer@sahayyafinserve.com

Stage 4 - Escalation To RBI Ombudsman

If complaint is not redressed within a period of 30 days, customer may approach and lodge a complaint to the Integrated RBI Ombudsman office.

- Complaint lodging portal of the Ombudsman: <https://cms.rbi.org.in>
- Complaint letter can be sent to the below mentioned address:

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

3.Exclusions

The following complaint/allegation shall not be taken up for consideration and disposal as 'Customer Complaint'

- a) Anonymous complaints without proper supporting details;
- b) Matters involving decisions in which the complainant has not been affected either directly or indirectly;
- c) Matters that are sub-judice or where any judicial authority had passed an order;
- d) Cases which have been reported as fraud and/or is under investigation by government authority like Police, Tax, etc. or where the authority has already taken a view on the subject matter, after investigation;
- e) A fresh complaint which is already under consideration of the Ombudsman/Appellate Authority appointed under The Reserve Bank – Integrated Ombudsman Scheme, 2021.
- f) A complaint which has already been disposed by the company

4.Review of Grievance Redressal Mechanism

The Managing Director / CEO shall be authorized to review and approve any modifications to the Grievance redressal mechanism from time to time.