



## GRIEVANCE REDRESSAL POLICY

Version	1.0
Approved By	Board of Directors
Effective date	April 10,2024

1. Overview:

Techaviom Finance Private Limited, ("Company") believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing with its customers ("Customers").

In compliance with the guidelines issued by the Reserve Bank of India ("RBI"), as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organisation to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy ("Policy") setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company ("Complaints"), including but not limited to the Complaints in relation to the services provided by the third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company.

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

2. Purpose:

The purpose of the Policy is to ensure that:

- a) the Customers are treated fairly and without bias, always.
- b) the Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner.
- c) the Customers are informed of the avenues to escalate their Complaints within the Company.
- d) the Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company's response or resolution to their Complaints.

3. Process of Grievance Redressal:

The Customers who have any Complaint, can follow the following process for its redressal:

**Grievance Redressal-Matrix**

Level 1

The customer may post his/ her complaint to the branch office or write to us under 'Customer Care' section of our website, i.e., [www.techaviom.in](http://www.techaviom.in) or [customer-care@techaviom.in](mailto:customer-care@techaviom.in)

Level 2

If the customer is not satisfied with the resolution provided by the Customer Care, he/she may post their complaint to The Grievance Redressal Officer at [HR@techaviom.in](mailto:HR@techaviom.in).

Level 3

If the customer is not satisfied with the resolution provided by the Grievance Redressal Officer, he/she may post their complaint to Compliance/nodal officer at [pradeep.mandal@techaviom.in](mailto:pradeep.mandal@techaviom.in)

Level 4

If the customer is not satisfied with the resolution provided by the Compliance/nodal officer, he/she may post their complaint to Ombudsman at [arman@techaviom.in](mailto:arman@techaviom.in)

Alternatively, the customers may write to The Grievance Redressal Officer at: -

TECHAVIOM Finance Private Limited,  
Worldmark 3, Unit 306B, 3rd Floor, Asset Area no.7, Hospitality District Aerocity New Delhi- 110037

Note: - Please mention 'Grievance Redressal' on the top of the envelope.

Level 5

In case of non-addressal of the complaint to the customer's satisfaction, within a reasonable period from the above quarters, the customer may approach Reserve Bank of India at the address given below:

C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011  
Tel. No. 23715393

In case, for the NBFC related complaints the Customer is not satisfied with the response or the resolution provided to it or the Complaint is still not resolved within the period of 21 (Twenty- One) working days from the date of the Complaint, the Customer may appeal to NBFC Ombudsman at:

Address of NBFC Ombudsman
C/o Reserve Bank of India Sansad Marg, New Delhi - 110001 STD Code: 011, Tel. No.23724856 Fax No. 23725218 - 19 Email: nbfcnewdelhi@rbi.org.in

4. Redressal of the Complaints:

- a) The Customers are advised to file the Complaint by furnishing complete details of the same to the Company.
- b) Upon receipt of the Complaint by the Company, the acknowledgement along with a complaint identification number and the details of the designated officer, who will be dealing with the Complaint, shall be provided to the Customer within 6 (Six) working days from the date of receipt of such Complaint.
- c) The Company shall provide the necessary clarification / justification with respect to the Complaint, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint within 30 (Thirty) working days from the date of receipt of such Complaint.
- d) In case any additional time is required for resolution of the Complaint, the Company shall inform the Customer about the requirement of such additional time along with the expected timelines for the resolution of such Complaint.
- e) The Chief Executive Officer and the Head of Operations of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.
- f) A record of all Complaints filed by the Customers and the response or resolution provided by the Company shall be maintained by the Company as per the Company's policy formulated for document preservation and archival.

5. General:

Notwithstanding anything contained in this Policy, the Company shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Company from time to time.

6. Review:

- a) This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the grievance redressal mechanism.
- b) This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws regarding maintenance of an appropriate grievance redressal mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly.

7. Disclosure

This policy shall be uploaded on the website of the Company at <https://techaviom.in>

