

MANSUKH FINVEST LIMITED

GRIEVANCE REDRESSAL MECHANISM

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1. OBJECTIVE

The Mechanism on Grievance Redressal (“Mechanism”) has been drafted and framed to provide best customer services by Mansukh Finvest Limited (“MFL”) in compliance with the Master Directions on Fair Practices Code and The Ombudsman Scheme for Non-Banking Financial Companies, 2018 issued by Reserve Bank of India (“RBI”).

At MFL, it’s our constant endeavor to put customer’s interest first and provide you with financial solutions that are right for its customers.

It is essential that grievances of the clients are given due importance and quick action is taken to resolve the same. To provide efficient and enhanced services to the client, MFL has a mechanism in place to address the grievances of its clients relating to any business or service related issues made directly or through the Regulatory authorities/ other authorities through arbitration etc.

2. PRINCIPLES

Customer complaints constitute an important voice of a customer and following shall be guiding principles at MFL for dealing with customer complaints:

- ✓ Customers shall be treated fairly at all times.
- ✓ Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- ✓ Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
- ✓ Employees and outsourced agencies shall work in good faith and without prejudice, with all customers.

3. MECHANISM TO HANDLE CUSTOMER COMPLAINT/ GRIEVANCES

The following process and guidelines are laid down by MFL for proper and responsible handling of all complaints and for ensuring efficient and effective complaints resolution.

A. Receipt of Complaint

MFL can receive client complaint either directly from client - in any of the modes viz.: physical letters, fax, e-mail, phone and personal visit. Further, clients' complaints are also received through Regulatory authorities, Advocates, Consumer forums etc. Any person who has a grievance against the Company on any one or more of the grounds may himself or through his authorised representative, may write to the Nodal Officer/Grievance Redressal Officer as mentioned hereunder, specifying the details of the concern, names of the official were dealing with, and previous communications, if any made with the concerned official or its team member:

Name (Grievance Redressal Officer ('GRO')/Nodal Officer)	Email	Contact No.	Address
Mrs. Sarbari Choudhary	sarbari@mansukhinvest.net	011-40224836	308, Pratap Bhawan 5, Bahadur Shah Zafar Marg, New Delhi-110002

All complaints received through various sources and relevant details of complaint should be captured in the online centralised System i.e. Centralised Complaint Register ("CCR"). This CCR is a comprehensive system from which all the complaints of MFL can be ascertained and the details of the same can be accessed.

B. Recording Complaint Details in CCR

The details of complaint should be registered on the same date of receipt.

i. Received in E-mail form

Client complaint received directly in E-mail form at designated email id mentioned above are duly acknowledged by recording the details in our System and the sender is issued an 'interaction ID' as a confirmation of receipt of his specific complaint which can also be used for all correspondences thereon. This 'interaction ID' is informed to client with a return e-mail to the same email ID from where the complaint is received. The complaint is assigned to the Grievances Department which will resolve the same. The designated official shall ensure that the complaint is recorded in the CCR.

All the client communication will be done only through appropriate email id for Investor Grievance handling.

ii. Received through Regulators / physical letters, fax, Hand delivery etc.

Clients' complaint received through Regulatory authorities, Advocates, Consumer forum etc./ physical letters, fax, Hand delivery are to be recorded in the CCR.

iii. Received by Employees at their MFL email ID

If any client sends a complaint through e-mail to any MFL Employee, they should forward such mails to info@mansukhinvest.net and the interaction ID is issued to the e-mail id of the client, from where the complaint was received.

C. Time Frame for Resolution of Complaints, from Date of Receipt of Complaint

- a) Normal cases: 10 working days
- b) Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records: 15 working days
- c) If any case needs additional time, the Company will inform the customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

D. Escalation Matrix

- i. If a customer is not satisfied with the resolution provided by the Company in the aforesaid specified period, the customer can escalate the issue to:

Name (Grievance Redressal Appellate Officer ('GRAO'))	Email	Contact No.	Address
Mr. Manish Kumar Tiwari	manish@mansukhfinvest.net	011-40224837	308, Pratap Bhawan 5, Bahadur Shah Zafar Marg, New Delhi-110002

- ii. If the Complaint is not resolved within one month of lodging of the Complaint, or if the Customer is not satisfied with the response of the Company, the Customer may lodge their Complaint to the RBI Ombudsman on RBI CMS portal- <https://cms.rbi.org.in>. Complaints in electronic mode (e-mail to crpc@rbi.org.in) and physical form, including postal and hand- delivered Complaints, shall be addressed and sent to the place where the Centralised Receipt and Processing Centre of the Reserve Bank is established, for scrutiny and initial processing. *(format available on the website under Ombudsman scheme 2021)*

<p>Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017</p>
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- iii. Alternatively, the Customer may also approach the Officer-in-Charge of the Regional Office of the Department of Supervision of RBI:

4. DISPLAY OF DETAILS OF THE REDRESSAL MECHANISM

- i. The Company shall prominently display, on its website/app, details in respect of the GRM, i.e., name and contact details, telephone no., email address of the GRO.
- ii. In addition to the display on the website, the above-mentioned information shall also be displayed in the offices of the Company where business is transacted. In this case, the

Company may display the information in English as well as a vernacular/regional language.

- iii. The salient features of the RBI Ombudsman Scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall also be displayed in the manner provided by RBI in this regard.

5. REVIEW/REVISION OF THE MECHANISM

If at any point a conflict of interpretation / information between the Mechanism and any regulations, rules, guidelines, notification, clarifications, circulars, master circulars/ directions issued by relevant authorities (“Regulatory Provisions”) arises, then interpretation of the Regulatory Provisions shall prevail.

In case of any amendment(s) and/or clarification(s) to the Regulatory Provisions, the Mechanism shall stand amended accordingly from the effective date specified as per the Regulatory Provisions. The Board reserve(s) the right to alter, modify, add, delete or amend any of the provisions of the Mechanism.