GRIEVANCE REDRESSAL POLICY

OF

R-SECURED

FINANCE & CAPITAL PVT. LTD

RSECURED FINANCE & CAPITAL PRIVATE LIMITED

SUMMARY OF THE POLICY

Document Name	Grievance Redressal Policy
Issue and Effective Date	01/04/2026
Owner/Contact	Compliance Department
Approver	Board of Directors
Annexures	-

TABLE OF CONTENTS

SR. NO.	PARTICULARS
1.	Background
2.	Objectives of the Policy
3.	Scope of this Policy
4.	Core Commitments
5.	Ground of Filing Complaints
6.	Complaint Filing Channels
7.	Grievance Redressal Timeframe
8.	Escalation Process
9.	Resolution Of Certain Specific Grievances
10.	Reporting
11.	Review of Grievance Redressal Policy

1. BACKGROUND

This policy on Grievance Redressal of **RSECURED FINANCE & CAPITAL PRIVATE LIMITED (henceforth referred to as "Company" or " RSECURED")** is set out as a mechanism to enable the custo`5mers of the company to file their complaints or grievances or give their feedback and suggestions in relation to their dealings with the Company and to address the same promptly, by following the provisions as laid down herein.

This Grievance Redressal Policy describes the various channels available to the Company's customers for lodging their complaints, obtaining the right redressal solutions from the concerned department and the Company's mechanism for responding to customers within the stipulated time period.

The company has laid down Grievance Redressal Policy (the "Policy") on the basis of guidelines on Fair practice code and master direction of Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 issued by Reserve Bank of India (RBI).

Since RBI would issue circulars and instructions on an ongoing basis, any subsequent amendment to the above circular would update in the Policy accordingly.

2. OBJECTIVE OF THE POLICY

The company believes in providing prompt and efficient services to not only attract new customers, but also to retain existing ones. With this objective of serving its customers in a time - bound and efficient manner, the Company has drafted this Grievance Redressal Mechanism.

The Company's policy, on grievance Redressal, has been formulated taking into account the following objectives:

- To treat each customer fairly and equally at all times.
- To deal with any complaints raised by customers with courtesy and without undue delay.
- To handle the grievances of pensioners physically challenged and senior citizens on priority basis.
- To inform all customers about the various avenues to escalate their complaints/grievances within the organization and their rights to alternative

remedy, if they are not fully satisfied with the response of the company to their complaints.

- To deal with all the complaints efficiently and fairly to protect the reputation and business.
- To ensure that the Company's employees work in good faith and without prejudice in the best interest of the customers.

In order to make the Company's redressal mechanism more meaningful and effective, a proper structure shall be implemented to ensure that the redressal sought is fair and within the given framework of rules and regulations of the Company.

Customers can file complaints in writing or over the telephone or through e-mail. In case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided by the Company, the customer shall have the right to use grievance redressal mechanism.

At **RSECURED,** customer service and satisfaction shall be the primary objective. Our constant efforts to ensure utmost client satisfaction will ensure that the redressal sought is just and fair and is within the given framework of rules and regulations.

3. SCOPE OF THIS POLICY

The grievance redressal processes contained in this Policy are applicable to all employees (permanent as well as contractual) and offices of the Company and to all activities where there is an interaction with prospective or existing customers.

A "***Customer***" is a person or entity that has availed a loan from the Company.

A "***Complaint***" is an expression of dissatisfaction or resentment either in the form of a representation or an allegation made in writing or through an approved electronic channel containing a grievance alleging deficiency in the following areas:

- Services, products, of the Company;
- Employee behavior towards the customers of the Company; and
- Confidentiality and protection of the personal (including sensitive personal information) and financial information of the Company's customers.

4. CORE COMMITMENTS

The Company is committed to its objective of ensuring the highest levels of customer satisfaction and has, therefore, set out the following guidelines to be followed for redressal of each complaint by its customers:

To act fairly and reasonably in all dealings with its customers by ensuring that:

- All products and services meet relevant laws and regulations, as applicable from time to time;
- Customer dealings are honest and transparent; and

To assist customers in selecting financial products and services by:

- Providing relevant information in English and/or a local language of choice;
- Explaining the financial implications of any product and service; and

To make every attempt to ensure that the customers have a trouble-free experience while dealing with the Company and its employees.

In case of errors of commissions and/or omissions, the Company will deal with the same on priority by:

- Correcting mistakes;
- Addressing customer complaints;
- Guiding the customer on the escalation process in case of any dissatisfaction; and
- Reversing any charges including interest applied to a customer's account due to an error or oversight by the Company.

5. GROUND OF FILING COMPLAINTS

Customers can file/ register compliant(s) on the following grounds mentioned under clause 8 of Ombudsman Scheme for NBFCs, 2018 In writing containing the nature of grievance/deficiency, inter alia, with regard to:

- Failure to convey in writing, the amount of loan sanctioned along with terms and conditions including annualised rate of interest and method of application thereof;
- Failure or refusal to provide sanction letter/ terms and conditions of sanction in the vernacular language or a language as understood by the borrower;
- Failure or refusal to provide adequate notice on proposed changes being made in sanctioned terms and conditions in vernacular language as understood by the borrower;

- Failure or inordinate delay in releasing the securities documents to the borrower on repayment of all dues;

  i) levying of charges without adequate prior notice to the borrower/ customer;
- Failure to ensure transparency in the contract/ loan agreement regarding
  - (i) notice period before taking possession of security;
  - (ii) circumstances under which the notice period can be waived;
  - (iii) the procedure for taking possession of the security;
  - (iv) a provision regarding final chance to be given to the borrower for repayment of loan before the sale/ auction of the security;
  - (v) the procedure for giving repossession to the borrower and
  - (vi) the procedure for sale/ auction of the security;
- Non-observance of directions issued by Reserve Bank to the non-banking financial companies;
- Non-adherence to any of the other provisions of Reserve Bank Guidelines on Fair Practices Code for Non-Banking Financial Companies.

6. COMPLAINT FILING CHANNELS

Customers can raise their complaints through the following means:

1. By sending a letter at the Company's office address at

   RSECURED FINANCE & CAPITAL PRIVATE LIMITED

   Plot no 59, Phase -III, Kamalapuri Colony, Hyderabad -500 033

   Between 10:00 a.m. and 6:30 p.m., from Monday to Saturday (except on public holidays);

   By lodging in person at Plot no 59, Phase -III, Kamalapuri Colony, Hyderabad -500 033

2. By writing an email to the company's dedicated email ID **director@rsecuredfinance.com**
3. Via a call on the helpline number **+91 95 5064 4412** between 10:00 a.m. and 6:30 p.m.; from Monday to Saturday (except on public holidays); or
4. By submitting an online complaint via the 'Online form' on the Company's website https://www.rsecuredfinance.com/

Each customer will be required to *provide* the following information while raising a complaint through any of the above-mentioned channels:

- Customer's full name as mentioned in the Loan Application Form submitted to the Company;
- Customer Identification number if any
- Customer's complete correspondence address as specified in the Loan Application Form and other documents;
- Loan Sanction Number;
- Registered mobile number;
- Email ID.

Once a complaint has been lodged through any of the channels mentioned above then such complaint will be handled by the below-mentioned procedures:

a. Whenever a complaint mail is received, the sender receives a response back within three working days acknowledging his/her complaint.
b. **RSECURED** representative calls/contact the customer at the earliest to find out the exact nature of his/her complaint and provide a unique complaint number for future reference purposes.
c. After ascertaining the nature of the compliant **RSECURED** representative forward such complaint to the respective department and ask for resolution.
d. Within in below-mentioned timeframe **RSECURED** representative provides the complete resolution or request for the time period required due to the complexity and nature of the complaint.
e. Once the complaint will be resolved, the feedback department makes a call to the customer for the inquiry customer experience of resolution.
f. After getting the feedback **RSECURED** representative report to the concerned department and close the complaint number or re-opens the complaint number as may be applicable.

7. GRIEVANCE REDRESSAL TIMEFRAME

The timeframe for addressing and resolving a complaint shall differ on a case-to-case basis, and depend upon the type and complexity of the grievance. The timelines for redressal of different kinds of complaints under this Policy is as follows:

- General cases (other than the cases mentioned below). These include customer complaints pertaining to business practices, lending decisions, credit management, recovery and complaints relating to updating/altering credit information, etc.: **10 Working days of receipt of complaint**.
- Fraud cases, legal cases and cases which require retrieval of old records and documents: **30 Working days of receipt of complaint.**
- Credit Report-related cases: **25 Working days of receipt of complaint.**
- EMI Related issue Cases: **20 Working days of receipt of complaint.**

If any complaint needs additional time to reach a resolution, the Company will inform the complainant of the requirement of additional time and the expected timeline for the resolution of the issue.

8. ESCALATION PROCESS

If the customer wants to resolve the matter through internal channels, they can raise their concerns by following the escalation procedure explained hereinafter. In order to escalate a complaint to the next level, the customer will be required to share their ticket/ complaint number. Further, the turnaround time mentioned under each escalation stage shall apply only when the aforesaid escalation matrix is followed

The Company shall provide for a three-tier Grievance Redressal Mechanism to resolve any of its customers query or grievance:

Level 1: Grievance Redressal Officer

If a customer is not satisfied by the resolution provided by the customer care department then that customer may register their query/ complaint to the Grievance Redressal Officer. The details of the Grievance Redressal Officer are given as follows:

Name of the Grievance Redressal Officer	Kranthi Reddy
Contact No.	9989988797
E-mail ID	kranthi.eamani@gmail.com

(Between 10:00 a.m. and 6:30 P.M., from Monday to Saturday (except on public holidays)

Complaints to GRO shall be filled within 10 working days from the date of last resolution from the customer care department.

Level-2: Chief Compliance Officer of the Company

If the customer is not satisfied with the resolution provided by the Grievance Redressal Officer or the complaint is not resolved satisfactorily then the customer may register their query/ complaint to the Nodal officer of the company. The details of Chief Compliance Officer is given below:

Name of the nodal officer	Prathap Reddy
Contact No.	9989078797
E-mail ID	director@rsecuredfinance.com

(Between 10:00 a.m. and 6:30 P.M., from Monday to Saturday (except on public holidays)

Complaints to CCO shall be filled within 15 working days from the date of last resolution from GRO.

Level-3: Reserve Bank of India

If the customer is not satisfied with the redressed provided by above-mentioned channels or the customer may register complainant to:

The Regional Director,
Reserve Bank of India
Department of Supervision (Regulatory Service Group NBFC)
Regional Office,
6-1-56, Secretariat Road, Saifabad,
Hyderabad – 500004

8. RESOLUTION OF CERTAIN SPECIFIC GRIEVANCES

Grievances related to behavioural aspects

Such complaints will be handled courteously, sympathetically and above all swiftly. Misbehaviour/rude behaviour with customers shall be treated at Zero tolerance level and immediate action shall be taken. The Company, under no circumstances, shall tolerate misbehaviour of any degree by staff members.

Grievances relating to transactions/operations

Primarily, the company's brick-and-mortar office shall be responsible for the resolution of complaints/grievances in this category. The office shall be responsible for ensuring rectification of entry/transaction or satisfaction of customers. It shall be the foremost duty of the branch to see that the complaint is resolved to the customer's satisfaction and if he is not satisfied, then to provide him with alternate avenues to escalate the issue. In case, it is not getting resolved at branch level, they shall refer the case to the Head Office for guidance/resolution.

9. REPORTING

All customer complaints received by the Company will be duly tracked, consolidated and recorded, and a complaint MIS will be presented to the Managing Director each month. The complaint MIS shall be presented to the Board of Directors of the Company for review on a quarterly basis.

10. REVIEW OF GRIEVANCE REDRESSAL POLICY

Team leaders from all the concerned departments will review the complaints received on a monthly basis. They shall review the grievance redressal process and suggest changes, if any, required for making the mechanism more efficient and timely. Further, the Policy will also be reviewed by the Board at the each financial year.

The various commitments outlined above and made by **RSecured Finance & Capital Private Limited** shall be applicable under the normal operating environment. In the event of any Force Majeure or unforseem circumstances, the Company may not be able to fulfill the

objectives under this policy to the entire satisfaction of the borrowers, the stakeholders and the public in general. The managing director has the right to, at his own discretion, changes the terms of this policy, in the best interest of the company.

Note:

ನೀವುಕನ್ನ ಡದಲ್ಲಿ ಈಡಾಕಯುಮೆಂಟ್‌ಅನ್ಯ ನ್ಪೆಿಂದಲಯಬಯಸಿದರೆ, ದಯವಿಟ್ಟುಯ
director@rsecuredfinance.com ನಿ ಿನ್ಮ ಿಂ೦ಗೆಸೆಂಪಕಕದಲ್ಲಿ ರಿ. 7
ಕೆಲಸದಿನ್ನ ಳಒಳಗೆನ್ಮಗೆಡಾಕಯುಮೆಂಟ್ಸ ನ್ನಡದಲ್ಲಿ ಲಭ್ಿತವಾಗಯತ್ತ ದೆ

മലയാളംഭാഷയിൽഈപ്രമാണംലഭിക്കണമെന്നുമെങ്കിൽ, ദയവായി
director@rsecuredfinance.com എന്നവിലാസത്തിൽഞങ്ങളുമായിബന്ധമെടുക. 7
പ്രവർത്തിദിവസങ്ങൾക്കുള്ളിൽഇത്നിങ്ങൾക്ലന്താഷന്ത്താമടലഭയമാക്കും

మీరుఈపత్రాన్ని తెలుగులోపొందాలనుకొంటే, దయచేసి director@rsecuredfinance.com
కమెయిల్ప ొంపొండి. మేము 7 పన్ి రోజులలోఅ ొందుబాటులోఉ ొంచుత్రరము.

உங்களுடையஆவணங்கடைதமிழில்ததரிந்Fதககொள்ட ி,
எங்களின்மின்னஞ்சல்மூலகமொகவும்தகதொட்ர்புதககொள்ட்கலொம்
director@rsecuredfinance.com கவொரத்தில் 7
கநொை ்களும்உங்களுக்குஉதவுவதில்கநொங்கள்மகிழ்ச்சிஅடைகிக ொம்.

আপনিযনিএনিনিবাাংলাতেচানতে েবআমানেরসানে director@rsecuredfinance.com
এযযাগা েযাগকরুন ি।আমরা 7 কাযযনিবেসরমেতযএটিআনপারকাতেউপলব্ধকরতেযপেরখুনিহব।

ଯଦିଆପଣଏହିପ୍ରଲେଖଓଡିଆଭାଷାଲେଚାହାନ୍ତିଲେଲେଆମକୁdirector@rsecuredfinance.com
ଲେେଯାଗାେଯାଗଲକ୍ଷ୍ଣ।
ଆମଖୁସିଲଗିସହିତଏହିପ୍ରଲେଖଆପଣଙ୍କୁଓଡିଆଭାଷାଲେଏକସପ୍ତାହମଧ୍ୟଲେଉଲପବ୍ଧକଲେଲଠୁ

ಯನಿಆಪುನಿಅಸಮೀಯಾ ೇಪ್ರತಲಖನಿಚಾತಲೇ ೇತಲನಅುಗ್ರಹಕತಿಆಮಾತಂತಗೇಸಾಾಂಲಯಾತಗಕ್ಷಾತಕಕ
director@rsecuredfinance.com ಆಿಮಆಾನಪಾನ ಾಕ೧ನಿನತನ ಾನಲಸಹಾಯಕತಿಸುಖೀಹಮ।

जरतुम्हालामराठीमध्येहाकागदपत्रहवाअसेलतरकृपयाआमच्याशीसंपककसाधा
director@rsecuredfinance.com वर. 7
ददवसांच्याआतआपल्यालातेउपलब्धकरुनदेण्यातआम्हालाआनंदहोईल.

જોતમારેઆડોક્યમુનેં ેટગજુરાતીભાષામાાાાંજોઈતોહોયતોકૃપાકરી director@rsecuredfinance.com
ખાતેઅમારોસાાાંપકકકરો. તમનેકામકાજના 7 દિવસમાાાાંઉપલબ્ધકરાવીશ.