

## **GRIEVANCE REDRESSAL MECHANISM**

Singhvi Fintech Private Limited (“Singhvi Fintech” or “the Company”) has laid down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard which ensures that all disputes arising out of the decisions of the Company’s functionaries are heard and disposed of at the next higher level.

The Board of Directors shall also periodically review the compliance of the Fair Practices Code and the functioning of the grievance’s redressal mechanism at various levels of management. A consolidated report of such reviews shall be submitted to the Board at periodic intervals.

the Company follows a three **(3)** tier approach for redressal of customer grievances, as detailed below:

**Level 1:**

a. In case of any service request / complaints, the customer may contact the customer engagement team on any of the below mentioned contact points:

**Email:** [singhvifintech@gmail.com](mailto:singhvifintech@gmail.com)

**Written request to the below mentioned details:**

**Address:** 37, Rajamannar Street, T.Nagar, Chennai – 600017

b. On receipt of service request / complaint, an acknowledgement shall be given within 2 working days by us to the customer via e-mail/ letter by post/ SMS/any other form of legally valid electronic communication including WhatsApp. At such level, if the Company is able to adequately investigate and examine the issue, it shall endeavour to respond to the same within a period of 14 days.

c. However, in case where a complaint warrants extensive investigation and/or support of the customer to identify the perpetrator, root cause analysis, or under litigation (incl. pending with local Police authorities), the TAT for responding and resolving such complaints may be more than 14 days.

d. In case the customer is not satisfied with the resolution/response provided by the customer engagement team as above, then customer shall escalate to Level 2 as given below.

**Level 2:**

- a. It may be noted that the customers shall approach for resolution of their service request/complaint at the first instance to the customer engagement team as mentioned in Level 1 hereinabove, and if their request / complaint remains unresolved for a period of 14 days or they are dissatisfied with the resolution given, they are required to contact Grievance Redressal Officer of the Company:

**Name:** Mr. Dharmichand Sunil Kumar

**Address:** 37, Rajamannar Street, T.Nagar, Chennai – 600017

**Email:** [singhvifintech@gmail.com](mailto:singhvifintech@gmail.com)

Upon receipt of the grievance, the Grievance Redressal Officer shall undertake a comprehensive review of the matter. The Participant's grievance or complaint shall be addressed and resolved within fifteen (15) working days from the date of receipt of the grievance by the Grievance Redressal Officer.

**Level 3:**

If a grievance remains unresolved or not resolved to the satisfaction of the participants or is not redressed within a period of 30 (thirty) Business days from the date of registering the grievance without any update from our end, the Participants has the right to approach to the Customer Education and Protection Department of the Reserve Bank of India (RBI) for redressal. The contact details of the designated authority are as follows:

*The General Manager,*

*Consumer Education and Protection Cell*

*Reserve Bank of India Fort Glacis, Rajaji Salai Chennai-600 001*

**POLICY REVISION**

This Policy is subject to revision in accordance with the guidelines issued periodically by the Reserve Bank of India.