

ARTHDHARA CONSULTING SERVICES PRIVATE LIMITED

CUSTOMER GRIEVANCE REDRESSAL MECHANISM POLICY

Your Concerns. Our Commitment.

PRIVATE AND CONFIDENTIAL

1. Overview

At Arthdhara Consulting Services Private Limited, customer satisfaction is a core principle of our financial services. This Grievance Redressal Policy aims to ensure that customers have access to a transparent and responsive mechanism for resolving concerns or complaints related to our secured and unsecured loan services.

We are committed to treating every customer complaint as an opportunity to improve our services, and to ensuring that all grievances are handled with fairness, accountability, and within the stipulated timelines.

2. Objective

- To resolve customer grievances promptly and fairly.
- To ensure all complaints are acknowledged, investigated, and resolved with accountability and within the stipulated timeline.
- To educate customers on how to raise their concerns effectively and through the appropriate channels.
- To maintain a transparent record of all complaints and their resolution status for review by senior management.

3. Modes of Complaint

Customers can submit complaints through any of the following channels:

a **Contacting the Branch Manager**
Customers may call or speak directly to the Branch Manager at their nearest branch. Contact details are available on the loan acknowledgement cards and notice boards displayed at each branch.

b **Helpline**
A dedicated helpline is available at 9537664108, operational from 9:30 AM to 6:30 PM on all working days.

c **Grievance Redressal Officer (GRO)**
If a complaint remains unresolved at the branch or helpline level, customers may directly contact the Grievance Redressal Officer (GRO). The GRO's contact details are prominently displayed at each branch and on the Company's official communication materials.

d

Written Complaints

Customers may submit a physical written complaint at the branch, Regional Office, or Head Office. All written complaints shall be acknowledged and registered in the complaint register upon receipt.

e

Field Interactions

Grievances may also be raised during field activities such as loan disbursement, group meetings, or training sessions. Field staff will resolve issues immediately where possible; otherwise, complaints will be escalated to the appropriate level promptly.

f

Complaints via External Channels

Complaints raised by regulators, government bodies, ombudsman, or NGOs on behalf of customers will be recorded and addressed as per the Company's standard grievance resolution process, with due priority.

5. Escalation Matrix

If a complaint remains unresolved at any level within the stipulated timeframe, the following escalation path shall be followed:

1

Escalate to GRO

The Grievance Redressal Officer will coordinate with the relevant Functional Heads to achieve resolution. The GRO shall ensure the complaint is addressed fairly and within the prescribed timeline.

2

Further Escalation

If the customer remains dissatisfied they may contact the sector regulator or the CEO & Managing Director of Arthdhara Consulting Services Private Limited directly.

6. Record Keeping and Monitoring

- All branches shall maintain a Complaint Register for the registration of all complaints and queries received, irrespective of the channel through which they were raised.
- At every month-end, the Branch Credit Officer shall forward the details of all complaints and queries received during the month — along with their resolution status — to the Managing Director via email, keeping the Branch Manager, Credit Manager, and Area Manager in CC.
- For review purposes, the Managing Director shall consolidate the information received from all branches and forward a comprehensive report — including the details and resolution status of complaints received on the helpline — to the CEO and Directors.
- Complaint records shall be maintained for a minimum period of 3 years and shall be available for inspection by regulators, auditors, or senior management upon request.

Adoption & Authorisation

Company	Arthdhara Consulting Services Private Limited
Registered Address	D-2, Ground Floor, Vibha CHSL, Ramchandra Lane, Opp. Mumbai Bank, Malad West, Mumbai – 400064
Grievance Redressal Officer	Nilesh Rathod (9537664108)
Helpline	9537664108 (9:30 AM – 6:30 PM, Working Days)
Email	info@arthdhara.com
Version	1.0
Review Frequency	Annually

CEO — Authorised Signature	Grievance Redressal Officer
Name: Jayesh S Solanki	Name: Nilesh Rathod


