

GRIEVANCE REDRESSAL POLICY

SelfFin India Financial Services Private Limited

Contents

1. Introduction
2. Principles Governing the Grievance Redressal Framework
3. Training of Personnel for Handling Complaints
4. Review and Updating of the Grievance Redressal Policy
5. Procedure for Lodging and Escalating Complaints
 - Level 1 – Customer Support
 - Level 2 – Grievance Officer

1. Introduction

SelfFin India Financial Services Private Limited ("SelfFin" or "the Company") places strong emphasis on customer satisfaction and has established this Grievance Redressal Policy ("Policy") to provide an organised and effective mechanism for addressing customer complaints. The Policy is framed with reference to the Fair Practice Code applicable to Non-Banking Financial Companies and is intended to ensure that complaints arising from any gap between the service expected and the service delivered are addressed through an appropriate escalation and review process.

The Policy is also applicable to customer queries and feedback. SelfFin welcomes customer feedback and complaints as an important source of information for improving its products, services and customer experience.

Customers may raise their concerns with SelfFin in writing through email, telephone, correspondence or by approaching the customer support team at the Company's registered office. Relevant contact information and available channels shall also be made available on the Company's website.

SelfFin's grievance framework is designed to be inclusive and is aligned with the rights of persons with disabilities recognised under applicable law, including the Rights of Persons with Disabilities framework and relevant Reserve Bank of India requirements. The Company is committed to ensuring that customers are treated fairly and without discrimination on grounds such as race, religion, colour, national origin, sex, age, disability or veteran/military status.

Customers are encouraged to use the structured escalation mechanism described in this Policy. The objective is to ensure that each complaint receives appropriate attention and is resolved as promptly and effectively as reasonably possible.

2. Principles Governing the Grievance Redressal Framework

SelfFin's grievance redressal approach is guided by the following principles:

- Customer satisfaction remains a key objective of SelfFin and its customer service framework.
- Complaints should be acknowledged, examined and resolved within the applicable service timelines.
- The Company shall continuously review its grievance handling arrangements to improve the manner in which customer concerns are addressed.
- Information regarding the grievance redressal mechanism and escalation channels shall be made available at the Company's place of business and through its website.
- Employees responsible for handling customer concerns shall act in good faith and keep the customer's legitimate interests in mind.
- Customers shall be dealt with courteously and their complaints shall be handled within the applicable timelines communicated under this Policy.

3. Training of Personnel for Handling Complaints

SelfFin provides relevant training to employees who handle customer complaints and grievances so that concerns are addressed efficiently and in accordance with applicable legal and regulatory requirements. Training and awareness initiatives cover the principles of equal treatment, including the requirements applicable to persons with disabilities and the Company's responsibility to maintain an inclusive and accessible customer environment. Employees are expected to understand the applicable regulatory

expectations and to ensure that customers are not disadvantaged or discriminated against because of a disability or other protected characteristic.

SelfFin's customer service approach is focused on timely resolution, building customer confidence and using complaint information to identify opportunities for improvement. The Company seeks to improve the customer experience at each stage of interaction with its customers.

4. Review and Updating of the Grievance Redressal Policy

SelfFin periodically reviews complaints received through its various communication channels to identify recurring issues and their underlying causes. The review process is intended not merely to resolve an individual complaint but also to identify corrective measures that can prevent similar issues from recurring. The Policy and related grievance handling processes may therefore be reviewed and updated from time to time to support continuous improvement in service delivery and to reflect changes in applicable regulatory or business requirements.

5. Procedure for Lodging and Escalating Complaints

SelfFin encourages customers to share feedback and raise concerns whenever they believe that a service, transaction or interaction has not met the expected standard. To facilitate timely resolution, customers should follow the escalation levels set out below.

Level 1 – Customer Support

Customers wishing to lodge a complaint at the first level should submit the concern through the Company's customer support channel:

- Email: care@selffinindia.com
- Customer support business hours: 10:00 AM to 07:00 PM IST, Monday to Friday, excluding national holidays.
- The designated customer care personnel will review the communication and classify it appropriately as a query, request or complaint so that it can be routed for suitable action.

Acknowledgement and Initial Resolution

- An acknowledgement may be issued through an automated system response or, where appropriate, through a manual email.
- The customer support team will examine the complaint and initiate the action required for resolution.
- The customer will be kept informed, as appropriate, regarding the action taken and the status of the complaint.
- The Company aims to provide an initial response within 24 business hours of receiving the complaint, with follow-up questions or clarifications addressed within 48 business hours, subject to the nature of the matter.

Customer Grievance Escalation

If the customer remains dissatisfied with the response received at Level 1, or believes that the matter requires further review, the complaint may be escalated to the Grievance Officer at Level 2. Escalated matters shall be given appropriate priority for review and resolution.

Level 2 – Grievance Officer

Grievance Officer – Ms. Alishaa A

Designation: Grievance Officer / Nodal Officer

Telephone: 022-46094439

Email: alishaa@selfinindia.com

Address: 07th Floor, Part B, Corporate Centre, Andheri Kurla Road, Andheri East, Mumbai – 400059

The Grievance Officer will review the complaint and the classification assigned at Level 1 and will determine the appropriate course of action for the matter. The Grievance Officer shall ensure that the complaint is handled in accordance with the Company's grievance framework and applicable regulatory requirements. The Company aims to provide a response to a Level 2 complaint within 36 business hours of receipt. Any subsequent response arising from the initial Level 2 communication shall ordinarily be provided within 5 business days, subject to the complexity and nature of the complaint.

Notwithstanding the service timelines stated above, Selfin undertakes that complaints received from customers shall be resolved within 30 days from the date on which the complaint is lodged, subject to applicable regulatory requirements.

Customers are encouraged to follow the above escalation levels so that complaints can be reviewed through the appropriate channel and resolved in a timely manner.

Where a customer is dissatisfied with Selfin's final response, or where the complaint has not been resolved within one month from the date of lodging the complaint, the customer may approach the officer-in-charge of the relevant Regional Office of the Department of Non-Banking Supervision of the Reserve Bank of India.

RBI Escalation Contact

Officer-in-charge,
Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India
Central Vista, Sector 17, Chandigarh – 160 017
Email: dnbsrmo@rbi.org.in