

**GRIEVANCE REDRESSAL MECHANISM
OF
ZOHOFINANCE PRIVATE LIMITED**

Version History

S.No	Document Name	Date of Approval
1	Grievance Redressal Mechanism	14/12/2023

Grievance Redressal Policy

Zoho Finance Private Limited (ZFPL) is a non-deposit taking Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India and it is an Investment and Credit Company.

Customer Service is a key focus area of ZFPL. Customer Service for us is a holistic approach targeting consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business. The Customer Grievance Redressal Policy outlines the framework for addressing the customer grievances. This Standard Operating Procedure is required to be approved by the Board of Directors as per the requirement under the Appointment of Internal Ombudsman by Non-Banking Financial Companies.

As per the guidelines of RBI, all NBFCs should ensure that a suitable mechanism for receiving and addressing complaints from its customers with specific emphasis on resolving such complaints fairly and expeditiously. In order to address customer grievances while servicing the customers, the Company formulates a suitable mechanism to address such requirements.

Objective

- 1. To ensure fair and equal treatment to all its customers without any bias on all occasions.*
- 2. The resolution of grievances is within the defined Turn Around Time.*
- 3. The resolution process is accelerated with proactive interventions by the Grievance Redressal mechanism of the company to cause nil distress to the customers.*

Grievance Assessment

This policy stipulates the requirements relating to the registration of complaints, escalation of complaints, resolution of complaints and periodic review of grievances redressal.

Registration of Complaints

The Company enables its customers to register complaints through multiple channels. A time limit of 30 days shall be given to the customers for preferring their complaints/grievances.

The various levels are as follows:-

The customer/borrower may contact our customer support in case of any query/problem or grievance. The Customer/borrower can:

Voice Support– The customer can call us at Customer Care 18005713737 between 10:00 am to 5:00 pm from Monday to Friday.

Email Support– Please write to us from your registered email ID at grievance@zfpl.com (Please ensure to mention your loan account number and contact number in the email). The customer will receive a response from the team within 3 business days but there will be instances wherein the team may even take longer time to respond/reply.

Escalation Matrix for Customers

	Channel	Addressed to
Level 1	Customer Care Team	All types of loans- Email grievance@zfpl.com and toll-free number- 18005713737
Level 2	Grievance Redressal Officer	Mr. Niraj J Jain / 7904994431
Level 3	RBI- Ombudsman	Department of non-banking supervision, Reserve Bank of India, Fort Glacis, Chennai 600-001.

Review and Monitoring

The Grievance Redressal officer along with the Board of Directors of the company shall periodically review the Grievance Redressal Mechanism to ensure that the process deficiencies, if any, are addressed.

The Grievance Redressal officer along with the Board of Directors shall periodically review statement of complaints received, resolved and pending, along with the reasons for the same.

Policy Review

The Board shall review the grievance redressal policy on an annual basis or at earlier intervals, in case of any regulatory changes necessitating such interim reviews.

Any exception to this policy shall be approved by the Executive Director and any one Non-Executive of the Company and shall be submitted to the Board for ratification in the subsequent Board Meeting.

***This policy was approved by the Board of Directors at its meeting held on
14th December 2023.***