

**GRIEVANCE REDRESSAL POLICY****Of****MPOKKET FINANCIAL SERVICES PRIVATE LIMITED**

Summary of Policy

Version	Issue and Effective Date	Review periodicity	Approving Authority	Policy Owner
V1		Annual	Board of Directors	Compliance Department
V2	28-06-2022	Annual	Board of Directors	Compliance Department
V3	01-09-2022	Annual	Board of Directors	Compliance Department
V4	16-09-2023	Annual	Board of Directors	Compliance Department
V5	15-12-2023	Annual	Board of Directors	Compliance Department

Review Date	Next Review Date	Comments/ Remarks/ Changes
28-06-2022		
01-09-2022		
16-09-2023		
15-12-2023		Modified pursuant to introduction of RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023
28-06-2024	Jun'25	Yearly review and adjustments to ensure better clarity
26-06-2025	Jun'26	Annual Review

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A. PREAMBLE

mPokket Financial Services Private Limited ("the Company") believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing with its customers ("Customers").

In compliance with the Reserve Bank of India ("RBI") RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 (as amended from time to time) ("RBI Master Directions"), as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organization to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy ("Policy") setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company ("Complaints"), including but not limited to the Complaints in relation to the services provided by the lending service providers, third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company.

This Policy would be effective from the date of approval by the Board and would be subject to amendments in accordance with Regulations, Circulars, Notifications, etc. as may be issued by regulatory authorities, from time to time. In case of any inconsistency of the provisions of this Policy with any amendments, circulars, clarifications etc. issued by relevant authorities, then such amendments shall prevail upon the provisions of this Policy.

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

B. PURPOSE

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

The Grievance Redressal policy follows the following principles:

- a. Customers are treated fairly.
- b. Complaints raised by customers are dealt with courtesy and in a timely manner
- c. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
- d. The employees work in good faith and without prejudice, towards the interests of the customers.

C. INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS

The Company has developed the best-in-class CRM system to ensure timely resolution of the grievances. The system captures the complaints; follows TATs based on the nature of the query and escalates issues on the basis of predefined TATs and as per the escalation matrix. The customer service will be responsible for resolution of complaint/grievance to the customer's satisfaction within a period of seven (07) days. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with

the resolution, (s)he can escalate the issue through the grievance redressal mechanism as referred below.

TIME FRAME

Suitable timelines of seven (07) days have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

REVIEW AND MONITORING

Periodic review of monitoring of complaints, TATs, nature of complaints will be done to ensure that process loopholes, if any, are plugged and trends are checked.

TOUCH POINTS

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The customer can raise their concerns pertaining to “mPokket” the Digital Lending Application (hereinafter referred as “DLA”). The Company ensures that it and the Lending Service Providers’ engaged by it shall have a suitable grievance redressal officer to deal with digital lending related complaints/ issues raised by the borrowers. Such grievance redressal officer shall also deal with complaints against their respective DLAs. Contact details of such officers shall be displayed on the website of the Company, its LSPs and on DLAs prominently.

Further, information on the mode of lodging complaint shall also be available on the DLA and on the website. It is reiterated that responsibility of grievance redressal shall continue to remain with the Company.

D. GRIEVANCE REDRESSAL MECHANISM OF THE PLATFORM

Customers can raise their concerns pertaining to the Platform, Repayment schedule, Processing Fee and / or any other charges/ product related concern or any other concern to authorised representatives of the Company as below.

Below are the various ways/modes through the customers can register their complaints/queries/enquiries:

The customers have the following ways of approaching the Company as per details mentioned below:

Voice Support– The customer can call us at Customer care at 033- 6645 2400 between 09:00 am to 7:00 pm from Monday to Saturday.

Email Support– Please write to us at support@mpokket.com (Please ensure to mention your loan account number and registered contact number in the email).

The customer will receive a response from the team within 7 (seven) days but there would be instances wherein the team may even take longer to respond/reply.

A customer can escalate the matter to supervisor@mpokket.com in case he/she is not satisfied with the response from the Customer Care team. Depending on the query/dispute/grievance, a written reply/resolution will be sent to the customer within 7 (seven) days at his/her registered email id with the Company.

E. ESCALATIONS MATRIX

Level 1: Customers are requested to address all their grievances at the first instance to support and in case of non-receipt of response/ unsatisfactory response from support can further raise it to supervisor. However, a customer if not satisfied with the response can further escalate the matter/query/complaint to the Grievance Redressal Officer as mentioned hereunder:

Name of the Grievance Redressal Officer – Raktim Addya

Email– grievance@mpokket.com

Tel No – 03368157400

Address– PS Srijan Corporate Park, Unit 1204, Sector V, Kolkata – 700091

The Grievance Redressal Officer may be reached on the number provided above anytime between 09 AM to 7 PM from Monday to Saturday or through the e-mail address above. The Grievance Redressal Officer shall endeavour to resolve the grievance within a period of 7 (seven) days from the date of receipt of a grievance.

Level 2: If a customer does not receive response from the Grievance Redressal Officer within 7 (seven) days of making a representation, or if the customer is not satisfied with the response received from the Grievance Redressal Officer, the customer may reach the Principal Nodal Officer on the number below anytime between 09 AM to 7 PM from Monday to Saturday except public holidays or write to the Nodal Officer at the e-mail address below:

Name of the Principal Nodal Officer – Sumanta Mukherjee

Email– nodal@mpokket.com

Tel No –7605057586

Address– PS Srijan Corporate Park, Unit 1204, Sector V, Kolkata – 700091

F. COMPLAINTS TO OMBUDSMAN

In case the customer does not receive a response from the Grievance Redressal Official or the Nodal Officer within one month from the date of making a representation to the Lender, or if the customer is not satisfied with the response so received, a complaint may be made in accordance with the 'The Ombudsman Integrated Scheme for Non-Banking Financial Companies, 2021' ("Ombudsman Integrated Scheme") to the Ombudsman in the manner mentioned below:

- Contact details of the Ombudsman**

Mode	Contact Point
Online	on CMS portal of RBI at https://cms.rbi.org.in .
Electronic/ Physical	Physical complaint (letter/post) in the form as specified in Annexure 'A' in the Scheme (available in company's website) to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh – 160017 Contact Centre with a toll-free number – 14448 (available 24*7 on IVRS) and contact centre personnel (8 am to 10 pm)
Email	Complaint with full details to crpc@rbi.org.in

A copy of the Ombudsman Scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also displayed in our website

- **Contact details of Officer-in-Charge of the Regional Office of DNBS of RBI.**

15, Netaji Subhash Road, Kolkata-700 001

033- 22304982I.

- **Link to Sachet Portal**

<https://sachet.rbi.org.in/>
