FDPL Finance Private Limited

GRIEVANCE REDRESSAL POLICY

Version	Adoption/Revision	Date of Approval	Approval Authority
V-FY2301	Adoption	12st Dec 2023	Board Of Directors
V-FY2501	Revision	15th Jan 2025	Board of Directors
V-FY2601	Revision	8th Jan 2026	Board of Directors

1. Overview:

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

This Policy is framed in accordance with the **Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025**, the **Reserve Bank of India (Non-Banking Financial Companies – Managing Risks in Outsourcing) Directions, 2025**, and the **Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025**, for maintaining an appropriate grievance redressal mechanism within the organization to address and resolve complaints and grievances of customers.

Accordingly, the Company has formulated this **Grievance Redressal Policy ("Policy")**, which sets out the procedure for receiving, registering and resolving complaints and grievances of customers with respect to the products and services offered by the Company, including complaints relating to services provided by third-party agents or service providers engaged by the Company.

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.

2. Purpose:

The purpose of the Policy is to ensure that:

A. The Customers are treated fairly and without any bias, at all times.

B. The Complaints raised by the Customers are dealt with utmost courtesy and resolved in a timely manner.

C. The Customers are informed of the avenues to escalate their Complaints within the Company.

D. The Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company's response or resolution to their Complaints.

3. Process of Grievance Redressal:

The Customers who have any Complaint, can follow the following process for its redressal:

Level 01:

The Customers who intend to file a Complaint, may file their Complaint with the Company by using any of the following channels between 10:00 am to 7:00 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

A. Register the Complaint through an email sent to: help@fdplfinance.com or call at: +919076057809

Level 02:

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Level– 1, the Customer may escalate the Complaint to the Grievance Redressal Officer of the Company by writing at : escalation@fdplfinance.com. Contact No +919076058709

The Company shall ensure that the **name, designation, contact number and email address of the Grievance Redressal Officer** are prominently displayed on the websites of the Company, its LSP and on the DLA as well as in the **Key Facts Statement (KFS)** and other relevant customer communications, in accordance with the requirements of the RBI Master Directions.

Level 03:

In case, the Customer is not satisfied with the response or the resolution provided to it by the Grievance Redressal Officer of the Company at Secondary Level, or the Complaint is still not resolved within the period of 14 (Fourteen) working days from the date of receipt of the Complaint by the Grievance Redressal Officer of the Company, the Customer may appeal to the Senior Manager by writing at : grievance@fdplfinance.com. Contact No +91-9076096109

Level -04

In case, for the NBFC related complaints the Customer is not satisfied with the response or the resolution provided to it or the Complaint is still not resolved within the period of 30 (Thirty) working days from the date of the Complaint, the Customer may appeal to the RBI Ombudsman.

The complaint may be filed through the RBI Complaint Management System (CMS) available at: https://cms.rbi.org.in or by sending the complaint to crpc@rbi.org.in.

Alternatively, the complaint may also be submitted in electronic or physical mode to the Centralised Receipt and Processing Centre (CRPC) as notified by the Reserve Bank of India from time to time. The current address of CRPC is Centralised Receipt and Processing Centre, Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017.

Where the complaint is submitted in physical form, it shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in such format and containing such information as may be specified by the RBI from time to time.

A flowchart of the grievance redressal mechanism will be placed on the website of the Company.

4. Redressal of the Complaints:

A. The Customers are advised to file the Complaint by furnishing complete details of the same to the Company.

B. Upon receipt of the Complaint by the Company, the acknowledgement along with a complaint identification number and the details of the designated officer, who will be dealing with the Complaint, shall be provided to the Customer within 3 (Three) working days from the date of receipt of such Complaint.

C. The Company shall provide the necessary clarification / justification with respect to the Complaint, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint within 21 (twenty one) working days from the date of receipt of such Complaint.

D. In case any additional time is required for resolution of the Complaint, the Company shall inform the Customer about the requirement of such additional time along with the expected timelines for the resolution of such Complaint.

E. The Chief Executive Officer and the Head of Operations of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.

F. A record of all Complaints filed by the Customers and the response or resolution provided by the Company shall be maintained by the Company as per the Company's policy formulated for document preservation and archival.

5. General:

Notwithstanding anything contained in this Policy, the Company shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Company from time to time.

6. Review:

A. The Board of Directors shall also provide for periodical review of the compliance of the functioning of the grievance redressal mechanism at various levels of management. A consolidated report of such reviews shall be submitted to the Board at regular intervals.

B. This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws with regard to maintenance of an appropriate grievance redressal mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly.

7. Disclosure

This policy is also available on the website of the Company at https://fdplfinance.com/policies/grievance-redressal