



M/s Mobicule Technologies Pvt. Ltd.

CUSTOMER GRIEVANCE REDRESSAL POLICY

Scope

The scope of the policy is to effectively initiate Customer Grievance Redressal Mechanism. The mechanism is built in a structured way to cater every effective customer complaint redressal. The Regulated Entities (R.E.) offer Customer Grievance Redressal Mechanism to their customers. For making it highly effective and to penetrate to its last customer, the service providers giving services of lending, recovery have built up Grievance Redressal Mechanism to augment Customer Grievance Redressal Mechanism of the Regulated Entities.

Objectives

M/s Mobicule Technologies Pvt. Ltd., being a responsible organization has created the Grievance Redressal Mechanism Policy to explain the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Customer Grievance Redressal Mechanism policy fulfills the following principles:

- Customers shall always be treated fairly.
- Customer Complaints will be addressed with respect and resolved timely.
- All complaints will be dealt with efficiently and equitably.
- The company would work with good trust and without any bias toward the customers' interests.

Grievance Redressal Mechanism

In case of any grievance against the lending partner, the Customer can approach our Grievance Redressal Office through e-mail or Letter to the following address clearly mentioning “Grievance- xxx” in the subject line.

Vignash Parmar – Manager

Address : 5A, Gundecha Onclave, Kherani Road, Sakinaka, Andheri East, Mumbai – 400072

Mail – grievanceredressal@mobicule.com

Escalation Matrix :

Level	Name	Designation	Contact Details	TAT
Level 1	Vignash Parmar	Manager	grievanceredressal@mobicule.com	
Level 2	Satish Joshi	Legal and Compliances Officer	Compliance@mobicule.com	Within 72 hrs from receipt of grievance
Level 3	Siddharth Agarwal	MD	mdoffice@mobicule.com	Beyond 3 days(72 hrs) from the date of receipt of the grievance

Grievance Resolution Time

M/s Mobicule Technologies Pvt. Ltd. shall strive to resolve all customer grievances at the earliest, with the timelines indicated below being the maximum time for resolution

1. General complaints: 3 to 14 working days.
2. Outsourced Activity: 21 days.
3. Fraud cases, legal cases and cases requiring retrieval of documents and records > 3 months old:
30 working days.
4. Cases involving the third party: 30 working days.
5. Data Privacy cases: 30 working days.

Revision and Review

This Policy will be subject to an annual internal review, or as an when required, by the support team (“Administrator of the policy”). The team shall amend/modify the terms and conditions of the policy including but not limited to scope.

Note

A Grievance will be treated as redressed or closed where the complainant has communicated his acceptance of the company’s decision on redressal of the grievance communicated to her/him. This is also applicable for cases where the complainant has not shared his acceptance of the company’s decision, within 7 days from the date of



communication of the decision by Level 1 or Level 2 Customer Grievance Redressal Officer.