

**GRIEVANCE REDRESSAL POLICY
FOR
NEUZEN FINANCE PRIVATE LIMITED**

CONTENTS

Sr. No.	Particulars	Page No.
1.	Overview	1
2.	Purpose	1
3.	Process of Grievance Redressal	2
4.	Redressal of the Complaints	3
5	General	3
6.	Review	3
7.	Disclosure	4

Date	Version	Approved by
26 th June, 2025	1.1	Board of Directors

1. **OVERVIEW:**

Neuzen 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").

In compliance with the guidelines issued by the Reserve Bank of India ("RBI"), as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organisation 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 third party agents or business facilitators appointed by the Company for providing such services on behalf of 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.

The company is engaged in the business of NBFC activities. This policy is applicable (except Banking Ombudsman) for addressing complaints received from customers for NBFC Business as well.

2. **Purpose:**

The purpose of the Policy is to ensure that:

- a. The Customers are treated fairly and without bias at all times.
- b. The Complaints raised by the Customers are dealt with 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: **Primary Level:**

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 03:00 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

- a. The Borrower may raise a complaint or grievance through the following channels:

Contact No. : 022-6777 7777

Email Support: grievances@neuzen.in/customercare@neuzen.in

Physical Submission: at the registered Office: Unit No.1B, 9th Floor, A Wing, Times Square Building, Andheri - Kurla Road, Marol, Andheri (East), Mumbai - 400059.

The complaint must include loan details, nature of grievance, and relevant supporting documents.

b. Resolution Process

Step 1: Acknowledgment of the grievance within 7 working days.

Step 2: Investigation and resolution by the Grievance Handling Team within 15 business days from the date of receipt.

Step 3: Communication of resolution to the Borrower through their preferred mode of contact.

- d. **Escalation Procedure:** If the Borrower is dissatisfied with the resolution, they may escalate the grievance to the NBFC's Nodal Officer at nodalofficer@neuzen.in. If further escalation is needed, the Borrower may approach the Ombudsman for NBFCs under the Reserve Bank of India's (RBI) Integrated Ombudsman Scheme (<https://www.rbi.org.in/Scripts/Complaints.aspx>).

e. Legal Compliance & Consumer Rights:

The grievance redressal mechanism shall comply with all applicable RBI regulations and industry best practices to ensure fair treatment of the Borrower.

- f. **Confidentiality & Record Keeping:** All complaints and related communications will be kept confidential and documented for future reference and regulatory compliance.

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 7 (seven) 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 15 (Fifteen) working days from the date of receipt of such Complaint.
- d. In case any additional time is required for the resolution of the Complaint, the Company shall inform the Customer about the requirement of such additional time along with the expected time lines for the resolution of such Complaint.
- e. The Directors of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.
- f. 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:

This Policy is subject to review by the board of directors of the Company as and when deemed necessary. 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 shall be kept at the registered office of the Company.



The image shows a handwritten signature in blue ink on the left, which appears to be 'W. J. ...'. To the right of the signature is a circular purple stamp. The stamp contains the text 'NEELAM FINANCE PRIVATE LIMITED' around the top inner edge, 'MUMBAI' in the center, and a small star at the bottom.