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Seeds Fincap Private Limited	
Policy Name	GRIEVANCE REDRESSAL POLICY
Prepared by	Mahak– Deputy Manager
Reviewed by	Avishek Sarkar – Whole Time Director
Approved by	Mr. Subhash Chandra Acharya, Managing Director & CEO
Effective Date	30 th June 2023
Review Date	30 th June 2024

Customer Grievance Redressal Policy was approved by Board of Directors at the Board Meeting held on 27th June 2023.

Customer satisfaction is necessary for consistent business growth and success of any organization. This is also necessary towards widening the customer base and retaining of existing customers. SEEDS aims to satisfy its customers and delights them with its services. The aim of the policy is to design an effective customer redressal system. The objective of the policy is to provide timely resolution/solution to the issues/complaints of the customers, to make them satisfied and ensure long term association with them.

Seeds has identified the following ways of addressing customer grievances/complaints:

- Verbal Complaints - Branch Manager and/or Backend person available at branch will record the complaints and provides the solutions,
 - Written Complaints — Customer can obtain Complaint Form and fill the complaint details (branch staff will assist if customer is not literate), filled complaint form can be handed over to Branch Manager and/or Backend person available at branch or can be sent to Nodal Officer based at Head Office and / or Nodal Officer situated at particular State through courier/speed post or given email ID.
 - Customer calls to branch's phone number — Branch Manager and/or Backend person available at branch will record the complaint and provides the resolution.
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- Customer calls to Nodal Officer based at Head Office and / or Nodal Officer situated at particular State through courier/speed post or given email ID.
 - Company officials like Branch Manager, State Head and other Top management members frequently visit the customers and customer can raise their grievance directly with them. In most of the instances, the customer's grievance is redressed instantly. Where immediate solution to the grievance is not possible, the grievance will be forwarded to Nodal Officer and / or Nodal Officer situated at particular State through courier/speed post or given email ID and under cc to functional head. The Nodal officer will get the clarification on the grievance and the solution will be given to the customer through the branch.
 - Complaints received through (on behalf of customer) general public & other stake holders such as Govt. agencies, RBI, police, lawyers etc., & social activists will also be recorded at either branch level or by Nodal Officer based at Head Office and provided with appropriate solutions. Hence, any staffs who receive complaints from such agencies should escalate them to Nodal Officer immediately

All complaints will be resolved within specified timeline at each level mentioned herein below;

Level 1 — Branch Manager and/or Backend person available at branch - within 7 working days
 Level 2 – At state level Nodal Officer – Within 14 working days. The following persons can be reached at the following mentioned details.

S. No.	State	Name	Email	Telephone
1.	UP West/ Uttarakhand	Mr. Akhilesh Sharma	akhilesh.sharma@seedsfincap.com	8533039282
2.	Haryana	Mr. Ganesh Sahay Saini	ganesh.saini@seedsfincap.com	9782808960
3.	Rajasthan	Mr. Shokat Ali Khan	shokat.khan@seedsfincap.com	8058797797
4.	Bihar/ UP East	Mr. Ram Prakash Maurya	ramprakash.maurya@seedsfincap.com	9116052206

Level 3 - Nodal Officer based at HO — within 21 working days, can be reached at avishek.sarkar@seedsfincap.com

Also, the customers can reach at the toll-free number at **1800 103 8100**.

All complaints which are not resolved within 7 working days from receipt of customer complaint by Branch Manager and/or Backend person available at branch, should be escalated to Nodal Officer situated at particular State and Nodal Officer based at Head Office.

Nodal Officer should provide the resolution to customer stipulated working days from the receipt of the complaint. Any delays in this regard should be escalated to Managing Director,

All grievances will be segregated based on their severity and criticality. Severity here is defined as the intensity of loss to the customer and to the company. Grievances if necessary will be forwarded to concerned departments for further action,

The grievances of the customers will be categorized in four levels based on their severity. For example,

Issue	Level 1	Level 2	Level 3	Level 4
Fraud Cases				Yes

Staff Misbehaviour			Yes	
Service Delays or Service defects		Yes		
Others	Yes			

NOTE: This list will be amended as per need

LEVEL 4: Integrity Issues, Revenue loss, etc.

LEVEL 3: Disciplinary, misbehaviour etc.

LEVEL2: Disbursements delays, loan application delays, centre meeting delays, etc.,

LEVEL 1: Others, such as co-ordination and any other concerns raised by the customer.

All levels of grievances will be treated equally with the same sense of urgency and speed. However, the resolution given, and the action taken might vary depending on the severity.

Quarterly — Quarterly Report on the Customer Grievances will be prepared by the Nodal Officer of the Company and will be presented to the Management & Board for review.