

**Annexure-2**  
**Customer Grievance Redressal Mechanism**

Seed Fincap Private Limited (the Company) is committed to providing exceptional service. This mechanism is designed to provide a transparent, efficient, and fair process for addressing customer concerns. Our objective is to resolve issues promptly, restore trust, and use feedback to improve our services.

In case of any issue / complaint related to the loans availed by the Customer from the Company, they may contact the Company based on the following details and Escalation Matrix:

- **Level 1 —**

The customers can call on our toll-free number at **1800 103 8100** from 09:00 A.M. to 05:30 P.M. on Mondays to Fridays.

Or they may write to [info@seedsfincap.com](mailto:info@seedsfincap.com)

Or they may make a physical complaint with Branch Manager/ Employee at their local branch in the Complaint Register available at the Branches. Our branch staff may assist the customer in filing the complaint, in case required.

**Timeline for resolution** - within 7 working days

- **Level 2 –**

If the complaint is not resolved within 7 working days, then the customer may escalate to our **Regional Nodal Officers** as per details mentioned below based on their local branches –

**Timeline for resolution** - within 21 working days

Sl. No	Region	Email	Telephone
1.	Agra region	<a href="mailto:Nodal.agra@seedsfincap.com">Nodal.agra@seedsfincap.com</a>	9311700948
2.	Rewari Region	<a href="mailto:Nodal.rewari@seedsfincap.com">Nodal.rewari@seedsfincap.com</a>	9311720111
3.	Jaipur Region	<a href="mailto:Nodal.Jaipur@seedsfincap.com">Nodal.Jaipur@seedsfincap.com</a>	9311700920
4.	Bihar	<a href="mailto:Nodal.bihar@seedsfincap.com">Nodal.bihar@seedsfincap.com</a>	9311337673
5.	UP East	<a href="mailto:Nodal.upeast@seedsfincap.com">Nodal.upeast@seedsfincap.com</a>	9311337673
6.	Gujarat Region	<a href="mailto:Nodal.gujarat@seedsfincap.com">Nodal.gujarat@seedsfincap.com</a>	9311700949
7.	Karnal Region	<a href="mailto:Nodal.Karnal@seedsfincap.com">Nodal.Karnal@seedsfincap.com</a>	9311594708
8.	Hapur Region	<a href="mailto:Nodal.Hapur@seedsfincap.com">Nodal.Hapur@seedsfincap.com</a>	8882435194
9.	Madhya Pradesh region	<a href="mailto:Nodal.MadhyaPradesh@seedsfincap.com">Nodal.MadhyaPradesh@seedsfincap.com</a>	9311700949

The Customers may identify their region for the Complaints from the branch.

- **Level 3 –**

If the complaint is not resolved within 21 working days, then the customer may escalate to our **Principal Nodal Officer** as per details mentioned below:

**Timeline for resolution** - within 30 working days from date of complaint

*Principal Nodal Officer*

*Avishek Sarkar*

Unit No. 606-612, 659, JMD Megapolis, Sohna Road,

Sector 48, Gurugram, Haryana, 122018.

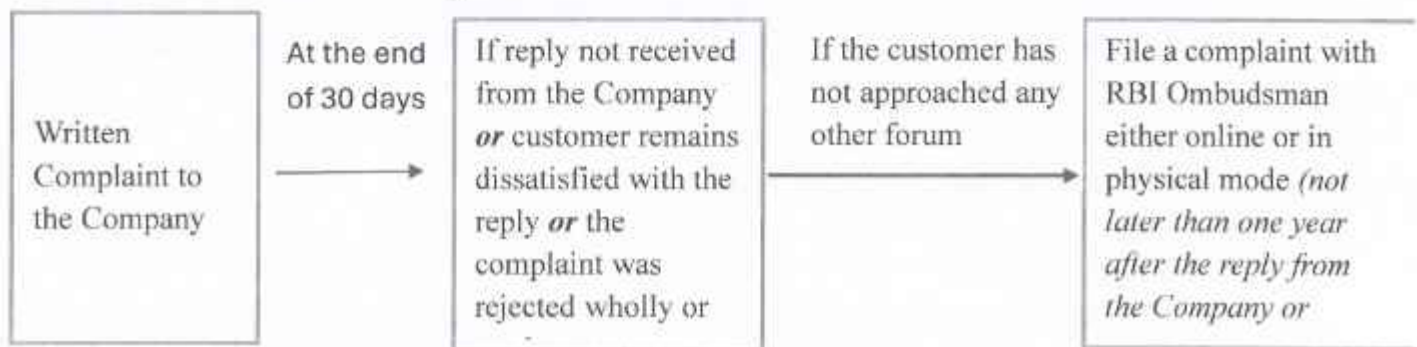
Phone:-0124-4219441

Email: [nodal.officer@seedsfincap.com](mailto:nodal.officer@seedsfincap.com)

• **Level 4 –**

If the complaint is not resolved *within 30 working days*, or the customer is not satisfied by the resolution provided by the Company, or the customer does not receive a resolution within 30 days, then the customer may escalate to RBI Ombudsman after 30 days, (but within one year from the date of reply received from Company, or within 1 year from expiry of 30 days, if no reply received) as per details mentioned below:

**How can a customer file Complaint:**



**Grounds for Non-Maintainability of a Complaint to RBI Ombudsman:**

A complaint shall not be maintainable under the Ombudsman Scheme in the following cases:

1. Complaints involving **commercial judgment or decisions** of the Company.
2. Disputes between a **vendor and the Company** relating to outsourcing contracts.
3. Grievances **not directly addressed to the Ombudsman**.
4. General complaints against the **management or executives** of the Company.
5. Disputes where action has been taken by the Company in compliance with **orders of statutory or law enforcement authorities**.
6. Complaints relating to services **outside the regulatory purview of the Reserve Bank of India**.
7. Disputes **between companies**.
8. Matters involving **employee-employer relationships** within the Company



**RBI Ombudsman – Complaint Filing Mechanism**

Customers may lodge their complaints with the Reserve Bank of India (RBI) Ombudsman through any of the following channels: -

- **Online Portal**  
RBI Complaint Management System (CMS): <https://cms.rbi.org.in>
- **Email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)**
- **Physical Submission:** A duly signed complaint letter may be submitted by the customer or an authorised representative at the following address:

**Centralised Receipt & Processing Centre**  
**Reserve Bank of India**  
**4th Floor, Sector 17**  
**Chandigarh – 160017**

The prescribed format for filing the complaint is available at:  
[https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_121121\\_A.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121_A.pdf)

The copy of the Scheme can be accessed at:

[https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)



