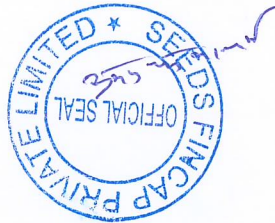


Seeds Fincap Private Limited	
Policy Name	CUSTOMER GRIEVANCE REDRESSAL POLICY
Prepared by	Priyanka Pal- Company Secretary
Reviewed by	Avishek Sarkar – Whole Time Director
Approved by	Mr. Subhash Chandra Acharya, Managing Director & CEO
Effective Date	30 <sup>th</sup> April 2024
Review Date	30 <sup>th</sup> April 2026

Customer Grievance Redressal Policy was revised and approved by Board of Directors at the Board Meeting held on 25<sup>th</sup> February 2025.



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 grievance 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 file their complaint in feedback cum Complaint Register at Branch Level 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.

At Branch level, Customer can approach the Seeds Officials either on their official mobile number, or they can register their complaint in feedback cum Complaint Register at Branch office.

Every Branch should have the following:

- a Feedback cum Complaint register
  - b Display of name, address and details of Toll free number
  - c Details of State level Nodal officer
  - d Details of Nodal Officer at HO level
- 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 Region level Nodal Officer – Within 14 working days. The following persons can be reached at the following mentioned details.

S. No.	Region	Email	Telephone
1.	Agra region	Nodal.agra@seedsfincap.com	9311700948
2.	Rewari Region	Nodal.rewari@seedsfincap.com	9311720111
3.	Jaipur Region	<u>Nodal.Jaipur@seedsfincap.com</u>	9311700920
4.	Bihar	<u>Nodal.bihar@seedsfincap.com</u>	9311337673
5.	UP East	Nodal.upeast@seedsfincap.com	9311337673
6.	Gujarat Region	<u>Nodal.gujarat@seedsfincap.com</u>	9311700949
7.	Karnal Region	<u>Nodal.Karnal@seedsfincap.com</u>	9311594708
8.	Hapur Region	<u>Nodal.Hapur@seedsfincap.com</u>	8882435194
9.	MP	<u>Nodal.MadhyaPradesh@seedsfincap.com</u>	9311700949

Level 3 - Nodal Officer based at HO — within 21 working days, can be reached at [avishek.sarkar@seedsfincap.com](mailto:avishek.sarkar@seedsfincap.com)

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

Or

Letter: the Customer can write us at:  
The Nodal Officer  
Unit No. 662-663, JMD Megapolis, Sohna Road,  
Sector 48, Gurugram, Haryana, 122018

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 I	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.

Any change in the Name of the Members of the Region level Nodal Officer of this Policy and such composition shall be affected in the policy.

**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.**

