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Grievance Redressal Policy

CUSTOMER FIRST, SOLUTIONS ALWAYS



**PATTAMBI INVESTMENTS
& LOANS (P) LTD**

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Grievance Redressal Policy

- At **Pattambi Investments and Loans Pvt Ltd**, we prioritize prompt and efficient resolution of customer grievances. In line with **RBI guidelines** and **NBFC regulations**, we have established a comprehensive grievance redressal mechanism that aims for quick resolution at each level.

Objective:

- To ensure customer grievances are resolved promptly and transparently, maintaining trust and satisfaction.

Scope:

- This policy applies to all products and services offered by **Pattambi Investments and Loans Pvt Ltd**, including **Gold Loans**, **NCDs**, **Sub Debt**, and other financial services.
- Key Definitions:**
 - Grievance:** Any dissatisfaction or complaint raised by a customer.
 - Complainant:** The person or entity lodging the grievance.

Grievance Redressal Officer (GRO): The official responsible for resolving customer complaints.

Grievance Redressal Process:

Level 1 – Branch Level

- Customers are encouraged to first raise their concerns at the **branch level**. The **Branch Manager (BM)** or **Customer Relationship Executive (CRE)** will attempt to resolve the issue on the spot.
- Contact details of branch officers are displayed in all branches.
- Time Frame:** 3 working days

Level 2 – Regional Office (AM/RM Level)

- If unresolved at the branch level, the complaint can be escalated to the **Area Manager (AM)** or **Regional Manager (RM)**.
- The customer will receive an acknowledgment of their complaint within 24 hours.
- Time Frame:** 4 working days

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Level 3 – Zonal Office (Zonal Head or AVP)

- If the complaint is unresolved at the regional level, it can be escalated to the **Zonal Head** or **Assistant Vice President (AVP)**.
- **Time Frame:** 5 working days

Level 4 – Head Office (State Head)

- If the grievance is still unresolved, the next step is to escalate it to the **State Head** at the Head Office.
- **Time Frame:** 6 working days

Level 5 – Head Office (Centralized Customer Support)

- If the issue remains unresolved after Level 4, customers may escalate the complaint to the **Grievance Redressal Officer (GRO)** at the **Head Office** (Centralized Customer Support).

Grievance Redressal Officer Contact:

- **Name:** Mr. Rakhil Milurali (Vice Chairman)
- **Email:** info@pil.org.in
- **Time Frame:** 7 working days

Level 6 – Escalation to the Reserve Bank of India (RBI)

- If unresolved after 25 days or if the customer is unsatisfied with the resolution, they can approach the **Office of the Ombudsman for Non-Banking Financial Companies (NBFC)** under the **RBI Integrated Ombudsman Scheme, 2021**.

RBI Ombudsman Contact:

- **Website:** www.rbi.org.in
- **Email:** crpc@rbi.org.in

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RBI Guidelines and Compliance:

Pattambi Investments and Loans Pvt Ltd follows all **RBI** and **NBFC** norms, including the **Fair Practices Code (FPC)**, **KYC regulations**, and conducts **Customer Awareness Programs** regularly.

Monitoring and Review:

- The **Grievance Redressal Officer (GRO)** will submit a report on grievances to the Chairman every month.
- Audits will be carried out periodically to ensure compliance with **RBI** regulations.

Conclusion:

At **Pattambi Investments and Loans Pvt Ltd**, we are dedicated to resolving grievances efficiently, ensuring satisfaction in line with **RBI guidelines** and **NBFC regulations**.