Trillionloans Fintech Private limited

Grievance Redressal Policy

TrillionLoans Fintech Private Limited	Approval Date: 24 th November, 2023
Grievance Redressal Policy	Version: 3.0

Grievance Redressal Policy

At TRILLIONLOANS FINTECH PRIVATE LIMITED, it is our constant endeavour to provide our customers with the best possible experience. We are committed to meeting our customer expectations always and exceed them as often as we can. While we do everything to provide our customers with a frictionless service at every step of their journey with us, we understand that sometimes things do not go the way they are planned. This Policy is as per Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 as amended from time to time.

The intent of this policy is to:

- 1. Ensure that all customers are treated fairly.
- 2. All concerns raised by customers are dealt with promptly and with courtesy.
- 3. Customers are made aware of their rights to opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

Should you face any issue with our service, please follow the steps given below and we will set things right at the earliest:

Step 1: If you are reaching out to us for the first time

Telephone: You can call us on +91-8851682895 from 9:30 am to 7:00 pm on all working days (Mon to Fri) to register your complaint

Or

Email: You can email us at grievances@trillionloans.com

Or

Letter: You could write to us at:

Address: 7th Floor, Unit No. B2, 705, in Building Kanakia Boomerang situated at Yadav Nagar, Chandivali, Powai, Mumbai -400072, Maharashtra

We will resolve your concern within 15 working days from the date of receiving your communication.

Step 2:

If you do not receive a response within 7 working days from the date we receive your communication at Step 2 or if you are not satisfied with the response received, you may write to our Grievance Redressal Officer/ Nodal Officer, Mr. Hardik Rameshchandra Nandani at nodalofficer@trillionloans.com or through a written complaint to be sent to:

Mr. Hardik Rameshchandra Nandani

Address: 7th Floor, Unit No. B2, 705, in Building Kanakia Boomerang situated at Yadav Nagar, Chandivali, Powai, Mumbai -400072, Maharashtra.

in Step 1.	
<u>Step 3:</u>	
If you have not heard from us for a month or if you are not satisfied with the resolution pof the above channels, you may file a complaint on RBI Ombudsman portal or file a physical control of the above channels.	
For salient features of the Reserve Bank - Integrated Ombudsman Scheme, 2021 and t file acomplaint with the RBI, please refer to Annexure 1 .	to know how to
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THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

Scheme covers customers of

All deposit taking NBFCs

NBFC-NDs with assets size >= Rs. 100 crores + customer interface (Excluding: Infrastructure Finance Companies, Core Investment Companies, Infrastructure Debt Fund, and NBFCs under liquidation)

Grounds for filing a complaint by a customer:

Any customer may file a complaint about an act of omission by the company resulting in a "**Deficiency in Service**" under this Scheme either personally or through an authorized representative.

"Deficiency in service" means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

How can a customer file complaint?

Written complaint to the Company

At the end of 30 days

If reply not received from the Company or customer remains dissatisfied with the reply or the complaint was rejected wholly or partly

If customer has not approached any other forum

File a complaint with RBI Ombudsman either online or in physical mode (not later than one year after the reply from the Company)

- > Portal link for lodging compliant with RBI Ombudsman-
 - https://cms.rbi.org.in.
- ➤ Contact details of Centralised Receipt & Processing Centre (CRPC) for physical complaints-

- Email ID: crpc@rbi.org.in
- Address: Centralised Receipt & Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017
- For complete details on the Ombudsman Scheme please refer to the following link of the RBI website-https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf.