

 <p>INFINITY FINCORP SOLUTIONS</p> <p>SANKALP AAPKA, SAATH HUMARA</p>	Prepared and reviewed by	Mr. Gunjan Jain, Mr. Kamlesh Kumar Shah & Mr. Shankar Masale
	Approved By	Board of Directors
	Latest date of revision	10/11/2025
	Version	v2

GRIEVANCE REDRESSAL POLICY

OF

INFINITY FINCORP SOLUTIONS PRIVATE LIMITED

1. Objective of Grievance Redressal Policy

Customer complaints constitute an important voice of customer, and Infinity Fincorp Solutions Private Limited has framed the Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Company's Grievance Redressal Policy fulfils the following principles:

Customers shall be treated fairly at all times:

- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
- To comply with the regulatory guidelines as required for this function.

2. Basis

The Grievance Redressal Mechanism Policy has been made as per chapter VII(Fair Practice Code) of Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

3. Company's Responsibility in case of Outsourced activities

In cases where the Company has outsourced any of its functions or services to third-party service providers, it shall be clearly understood that such outsourcing does not absolve the Company of its responsibilities and obligations towards its customers. The Company shall remain fully accountable for the actions of its service providers and shall ensure that customer interests are adequately protected. Customers shall have the right to lodge grievances related to outsourced services directly with the Company, and not with the service provider. The Company shall serve as the single point of contact for all grievance redressal matters, including those arising from outsourced activities. The grievance redressal mechanism shall be made available to customers for such issues in a transparent and accessible manner. The Company will ensure that all complaints, including those linked to outsourced activities, are addressed promptly and fairly, in compliance with the relevant regulatory guidelines, including Paragraph 7 of the IT Outsourcing Directions and Paragraph 4.5[1] of the FS Outsourcing Directions. Oversight and regular monitoring of the outsourced service providers will be carried out to ensure adherence to service standards and resolution of grievances in a timely manner.

4 Grievance Redressal Mechanism process

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

A. Registration of Complaints.

- Branch - Customers can visit the Branch Office for registration of their grievances. Oral complaints, if any should be followed by submission of a written complaint;
- Email / Letter - Customers can send their grievance through email.

Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

5 Escalation Matrix:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication. These modes will be adequately displayed on notice board of the Branch.

A) Designated officer as may be identified by senior management in each of its branch offices as Nodal officer (NO). His details are as follows:

NAME	CONTACT NUMBER	EMAIL ADDRESS
Sudhir Dike	9819264948	Sudhir@infinityfincorp.com

B) If any customer is not satisfied with the resolution provided by the Nodal officer at the branch office, then escalation can be made to the Principal Nodal Officer /Grievance Redressal Officer (PNO/GRO). His details are as follows:

NAME	CONTACT NUMBER	EMAIL ADDRESS
Kamleshkumar Shah	9327099029	kamleshkumar@infinityfincorp.com

C)

If the customer is not satisfied with the resolution provided by the GRO /PNO or if the customer does not hear from us in 30 days, then he/she may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in> Or send your complaint form (format available on the website under Integrated Ombudsman scheme 2022) to the below mentioned address:

The Officer Incharge,
Centralised Receipt and Processing Centre,
Reserve Bank of India, 4th Floor,
Sector 17, Chandigarh – 160017

The PNO shall be responsible, inter alia, for representing the covered NBFC before the Ombudsman and the Appellate Authority under the Scheme. The PNO appointed at the Head Office of the NBFC shall be responsible for coordinating and liaising with the RBI,

6 Monitoring

The customer complaints register along with ageing analysis and complaints received from the Reserve Bank of India shall be monitored periodically. The Board of Directors shall periodically review the functioning of the grievance redressal mechanism at various levels of management.

7 Resolution of Complaints

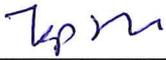
The department heads are responsible jointly and severally for resolution provided by their teams and for the closure of customer issues.

8. Review of the Policy

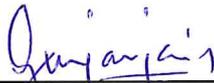
The Policy shall be reviewed annually by the Board of Directors. Any other regulatory changes

in this regard will stand, suo-moto updated in the policy from time to time.

Modified and reviewed by



Mr. Kamlesh Kumar Shah
Head – Credit & Collection



Mr. Gunjan Jain
Chief of Staff & HR Head



Mr. Shankar Masale
Head – Operations

Approved by



Shrikant Ravalkar
(Managing Director & CEO)