

MAHAUTKARSH SECURITIES & FINANCE PRIVATE LIMITED

Grievance Redressal Policy



Approved on 1st April 2025

Grievance Redressal Policy

Objective

Mahautkarsh Securities and Finance Private Limited (“the Company”) is committed to providing an efficient, transparent, and customer-friendly grievance redressal mechanism. This Grievance Redressal Policy (“Policy”) lays down the framework for receipt, handling, resolution, and escalation of customer complaints in a time-bound manner, in accordance with applicable guidelines issued by the Reserve Bank of India (RBI) for Non-Banking Financial Companies (NBFCs).

Grievance Redressal Mechanism

The Company follows a structured **three-level internal grievance redressal mechanism**.

LEVEL 1 – Digital Grievance Channels (First Point of Contact)

Customers may raise their grievance through any of the following channels:

- **Customer Mobile Application**
- **Official WhatsApp Channel**
- **Website – “Contact Us” page**

All grievances received through the above channels are recorded and examined by the Company’s grievance redressal unit. The Company endeavours to resolve complaints at this level at the earliest.

LEVEL 2 – Customer Care Support

If the grievance is not resolved satisfactorily at Level 1, the customer may escalate the grievance to:

Customer Care – Mahautkarsh Securities and Finance Private Limited
Phone: 8600200122

The customer care team reviews the grievance, examines the facts of the case, and provides a response or resolution based on the nature of the complaint.

LEVEL 3 – Head Office / Grievance Redressal Cell

If the customer is not satisfied with the resolution provided at Level 2, the grievance may be escalated to the Head Office Grievance Redressal Cell.

Head Office – Grievance Redressal

Mahautkarsh Securities and Finance Private Limited

Shop No 5, 1st Floor,

Ashirwad Bhavan, Byron Bazar,

Raipur (CG) 492001

Email: grievance@kishtope.com

At this level, the grievance is reviewed by senior officials of the Company. The grievance redressal unit ensures closure of all complaints to the customer’s satisfaction and escalates the complaint to appropriate internal levels if resolution is not possible at this stage. The Company also reviews complaints from a root-cause perspective to prevent recurrence.

4. Escalation Matrix (Summary Table)

<i>Level</i>	<i>Authority / Channel</i>	<i>Mode of Contact</i>	<i>Indicative Resolution Timeline</i>
Level 1	Digital Grievance Channels	Customer App / Official WhatsApp / Website "Contact Us"	Within 7 working days
Level 2	Customer Care	Phone: +91-8600200122	Within 7 working days
Level 3	Head Office – Grievance Redressal Cell	grievance@kishtope.com Shop No 5, 1st Floor, Ashirwad Bhavan, Byron Bazar, Raipur (CG) 492001	Within 15 working days
Level 4	Reserve Bank of India – DNBS, Bhopal	RBI CMS / Email / Post / Helpline	As per RBI process

Mandatory Display Requirements (GRM)

Mahautkarsh Securities and Finance Private Limited has displayed the following information, among other things, on its digital platforms and at its Head Office:

- Appropriate arrangement for receiving complaints and suggestions through digital channels
- Display of the **name, address and contact details of the Complaint Redressal Officer**
- Clear information on the grievance redressal mechanism and escalation process

The grievance redressal process ensures that complaints are escalated to appropriate levels where resolution is not possible at the initial stage. While the Company's endeavour is to resolve grievances at the earliest possible stage, a robust escalation mechanism is in place to ensure effective redressal and continuous improvement.

Time Frame for Redressal of Grievances

Customers may register complaints using any of the channels mentioned above.

- Where a complaint is received in writing, the Company endeavours to provide a response within **one week**.
- After examination of the matter, the Company endeavours to either:
 - Provide a **final response**, or
 - Send an **intimation seeking additional time**, within **one month** from the date of receipt of the complaint.

Complaints are examined objectively and from all relevant angles. The Company's stand on the issue is communicated clearly to the customer. Complaints requiring detailed examination are reviewed diligently, and customers are kept appropriately informed.

Escalation to Reserve Bank of India (RBI)

If the complaint or dispute is **not redressed within the above time frame**, or if the customer is **not satisfied with the resolution provided by the Company**, the customer may approach the **Officer-in-Charge of the Regional Office of the Department of Non-Banking Supervision (DNBS), Reserve Bank of India**, under whose jurisdiction the registered office of the Company falls.

RBI – Department of Non-Banking Supervision (DNBS), Bhopal

Dy. General Manager,

Consumer Education and Protection Cell,

Reserve Bank of India,

Post Box No. 32, Hoshangabad Road

Bhopal – 462011.

Telephone: 0755-2551592, **Email:** crpc@rbi.org.in

Customers may also lodge complaints through:

RBI CMS Portal: <https://cms.rbi.org.in>

RBI Contact Centre: 14440

Acceptance

By availing the services of Mahautkarsh Securities and Finance Private Limited, customers acknowledge that they have read and understood this Grievance Redressal Policy and agree to the grievance redressal and escalation mechanism outlined herein.

Review of Policy

This Policy shall be reviewed periodically and revised as and when required, including upon introduction of new grievance channels or changes in regulatory guidelines, to ensure effective handling of customer complaints and grievances.