

PURSHOTTAM INVESTOFIN LIMITED

Regd. Off: L-7, Menz Floor, Greenpark Extension, New Delhi -110016

Ph No. 011-46067802 CIN: L65910DL1988PLC033799 GSTIN: 07AAACD0419K1ZX

Email ID: purshottaminvestofin@gmail.com Website: www.purshottaminvestofin.in

GRIEVANCE REDRESSAL POLICY

1. Objective of Grievance Redressal Policy

Customer complaints constitute an important voice of customer, and Company 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 RBI Master Directions for Non-Banking Financial Company, Digital Lending Guidelines, Integrated Ombudsman Scheme, 2021 and Fair Practice Code, as amended from time to time.

3. 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.

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 may be examined where sufficient details are available in terms of this Customer Grievance Redressal Mechanism.

4. Escalation Matrix

In order to effectively understand and address customer grievances, Company has appointed the Chief Financial Officer of the company as nodal officer/grievance redressal officer for redressal of their grievances. Company has multiple channels of communication and following are modes through which customers can raise or escalate a complaint with us through below escalation matrix:

Particulars	Contact Number	TAT to resolve the grievance
Customer Service team (Level-1)	i. Email – Customer can write to us at customercare@purshottaminvestofin.in ii. Telephone – Customer can call us on the contact number: 011-46067801 (Telephone Lines are open on 10:00 AM to 05.00 PM on all days except Saturdays and Sundays and public holidays) iii. Post – Customer can write to us at Purshottam Investofin Limited, L-7, Menz. Floor, Green Park Extension, Delhi-110016 <i>(Note: For loans sourced through digital platforms: Customers may lodge complaints directly through the Digital Platform. Complaints relating to Lending Service Providers (LSPs) shall remain the responsibility of the Company.)</i>	Every complaint shall be acknowledged within 24 working hours. A unique complaint reference number shall be provided.
Grievance Redressal Officer (GRO)/Nodal Officer (Level-2)	In case you are not satisfied with the resolution provided at Level 1, contact our GRO through our access channel mentioned here. Name - Mr. Ravi Kumar Email – Customer can write to us at grievance@purshottaminvestofin.in	

Principal Nodal Officer Name: Mr. Pramod Kumar Jain (Level-3)	In case you are not satisfied the resolution provided at Level2, contact our Principal Nodal Officer through any of our access channels mentioned here.: i. Email – Customer can write to us at pno@purshottaminvestofin.in ii. Telephone – Customer can call us on 011-46067802 (Telephone lines are open on 10:00 AM to 05.00 PM on all days except Saturdays and Sundays and public holidays) iii. Post – Customer can write to us at Purshottam Investofin Limited, L-7, Menz. Floor, Green Park Extension, Delhi-110016 (Please note that Grievance can only be escalated to PRA only when the complaint is not resolved by the customer service team/GRO or the customer is not satisfied with the resolution provided by the customer service team/GRO. It shall be mandatory to provide ticket number of the complaint/ grievance to PRO for grievance escalation to PRO)	
Officer in Charge of the Reserve Bank of India (Level-3)	If the customer has not received any response within 30 days or if the customer is not satisfied with the response, then he/she may raise a complaint with the Reserve Bank of India under the Integrated Ombudsman Scheme, 2021, either through RBI CMS Portal or RBI Contact Centre as given below:-: Address: Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017 OR Link to Complaint Management System (CMS) Portal: https://cms.rbi.org.in/	-

5. Display & Disclosure

The Company shall:

- Display Grievance Redressal details at all offices.
- Publish this Policy on Company website and mobile application, if any.

- Display name and contact details of Principal Nodal Officer on website and office premises.
- Inform customers about escalation and Ombudsman rights.

The complaints received from RBI and other authorities are sent to the Principal Nodal Officers for resolution and providing response to RBI. The Principal Nodal Officer shall submit the report on the status of the complaints on quarterly basis to the Board of Directors.

5. Amendment

Any change in the Policy shall be approved by the Board of Directors of the Company. The Board of Directors shall have the right to withdraw and/or amend any part of this Policy or the entire Policy, at any time, as it deems fit, or from time to time, and the decision of the Board in this respect shall be final and binding. Any subsequent amendment/modification in the RBI Directions in this regard shall automatically apply to this Policy.

This Amended Policy is approved by Board of Directors on 30.01.2026