

GRIEVANCE REDRESSAL POLICY

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1. OBJECTIVES OF POLICY

- 1.1. At Tenmark Capital Private Limited (“us” or “we” or “our” or “TCPL”), we take any form of customer complaints seriously. We prioritize customer satisfaction as we believe it to be an important aspect of developing any business. We attempt to comply with best industry practices to maintain the integrity of our services. This Grievance Redressal Policy (“Policy”) covers how we address any complaints or grievances raised by our borrowers/customers, collectively identified as (“you” or “your”).
- 1.2. “The Reserve Bank of India (RBI) vide Master Direction – Reserve Bank of India (Non-Banking Financial Company (NBFC) – Scale Based Regulation) Directions, 2023 (Master Directions) has prescribed that NBFCs must lay down appropriate grievance redressal mechanism within the organization which is well documented and duly approved by their Board of Directors (the Board).”
- 1.3. The objectives of this Policy are:
- a. To provide transparency and accessibility of information to you so as to enable quick resolution of any disputes and/or complaints raised by you.
 - b. To resolve the customer grievances in accordance with the turnaround time prescribed under applicable law for resolving the disputes.
 - c. To resolve your grievances relating to any employee, agent or outsourced service provider of TCPL.
 - d. To provide for a stage-based approach to grievance redressal depending on the severity.

2. REPORTING OF COMPLAINTS

- 2.1. Keeping in mind the customer’s interests and applicable guidelines issued by the Reserve Bank of India (“RBI”), we have provided various avenues to raise any grievances in order to provide the customer with the best possible experience.
- 2.2. **Voice call support:**
- a. Customers may choose to report their grievance through a voice call by contacting our customer service telephone number via +91-8111002799
 - b. The customer service telephone number shall be active from 09:00 AM to 06:30 PM



excluding Sundays and Government holidays.

- c. Customers will be identified by their registered e-mail address or mobile number.
- d. Our customer service executive shall collect the required details and address the queries with the help of the support team.
- e. The customer service executive shall share an acknowledgement of the complaint received over the call within 24-48 hours for which the team shall provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS.

2.3. **Email support**

- a. Customers may reach out to our support help desk at any time via email at support@tenmarkcapital.com
- b. An acknowledgement of the receipt of the complaint shall be communicated to the customer within 24-48 hours within which the team shall provide a response to the queries or seek additional information relating to the complaint.
- c. The customer shall be updated with the appropriate resolution to their queries via email.

2.4. **Submitting complaints through TCPL's website or digital lending apps on which TCPL provides loans:**

- a. Customers may choose to submit their grievances or raise complaints by accessing the grievance redressal facility available on TCPL's website or any of the digital lending apps through which the customer has availed a loan from TCPL.
- b. The details of such digital lending apps shall also be available on TCPL's website.
- c. An acknowledgement of the complaint received on such complaint lodgement facility within 24-48 hours within which the team shall provide a response to the queries or seek additional information relating to the complaint shall be shared with the customer over email or SMS.

2.5. **Submitting complaints via post/courier or in person:**

- a. Customers shall also have the option of submitting their grievances through post/courier.
- b. The complaint should include the customer account number, registered e-mail ID and/or registered mobile number, preferred means of contact and a detailed description of the complaint for effective resolution.
- c. Complaints through post/courier may be sent to the following address:

*Tenmark Capital Private Limited
No.2, Rutland Gate 5th Street, Nungambakkam,
Chennai – 600006*

- d. This address shall be displayed at its offices, website and mobile application.
- e. On receipt of the complaint, the Company shall issue an acknowledgement with reference number on the registered e-mail or the mobile number of the customer within 24-48 hours.
- f. The customer will be able to receive updates on the status of his complaint through the registered mail-id

3. RESOLUTION PROCESS:

- On receipt of complaint, the Company shall, within reasonable time, send an acknowledgement of the same to the complainant. All the complaints received shall be recorded.
- The Customer Service Officer shall ensure that all complaints are resolved in a timely and effective manner, and the status of resolution / closure of complaints in records is updated.
- The Customer Service Officer shall monitor the complaints status to ensure that the complaints are resolved within 30 days of receipt of complete information from the customer relating to the grievance.
- If in any case, the Company needs additional time, the Company will inform the customer the reasons for delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint

4. ESCALATION MATRIX

Any complaint received through the various modes shall be acknowledged promptly after receipt. The complaints received across the multiple channels stated above, shall be collated and registered in the Customer Grievance Register (CGR) maintained by the Company which would enable the customer service team to track the status of the complaints. The customer service team shall thrive to respond to the query/ complaint within 5-7 working days of receipt of the query/ complaint. The



CGR shall include full details of the complainant (name, address, contact details), date of receipt, fact of the complaint, category of complaint, etc. The appointed Service Representative shall be responsible to monitor and update the status of the complaint and also provide an update to the customers in case of follow up calls.

Service Representative shall ensure that the complaint is escalated to the appropriate levels in case it is not possible to resolve at his/her level. Whilst we have put in a robust mechanism to handle these complaints, review them from a point of view of understanding reasons for the complaint and for the escalation and working on prevention of recurrence thereof, the ultimate endeavor is to ensure we reach a situation where our customers don't have to complain to senior management to get an effective redressal.

4.1. Level 1

In case the customer is not satisfied with the response/clarification provided by the customer service team, or in case any query is not addressed or resolved within 5-7 business days, the customer may escalate the same to the "Grievance Redressal Officer" on the details provided below

Name	Renuka Jain
Designation	Grievance Redressal Officer
Contact Number	+91-6384600199
Email ID	renuka.j@tenmarkcapital.com

Depending on the query/ dispute/ grievance, a written reply/ resolution will be sent to the customer within the timelines prescribed at the customer's registered e-mail address and/ or mobile number.

4.2. Level 2

In case the customer is not satisfied with the response from the Grievance Redressal Officer or does not receive any response from the Grievance Redressal Officer within the timelines



prescribed in the table given below (i.e. response and escalation table), then the customer may escalate the matter to the “Principal Grievance Redressal Officer” at the below coordinates:

Name	Parth R Shah
Designation	Principal Grievance Redressal Officer
Contact Number	+91-8111002799
Email ID	parth@tenmarkcapital.com

Depending on the query/ dispute/ grievance, a written reply/ resolution will be sent to the customer within the timelines prescribed at the customer’s registered e-mail address and/ or mobile number.

Response & Escalation Table:

Team responsible/ level of escalation	Official to be approached	Turnaround time from the date of receipt of complaint/ escalation of the complaint
First	Customer Service Team	5 - 7 working days
L1 Escalation	Nodal Officer and Grievance Redressal Officer	5 - 7 working days
L2 Escalation	Principal Nodal Officer	5 - 7 working days

If in any case, the Company needs additional time, the Company will inform the customer the reasons for delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

TCPL to suitably amend this table in line with the requirement that the queries/ complaints of the customer/ borrower shall be addressed within 30 days failing which the customer can reach out to the Ombudsman.

5. RAISING A COMPLAINT TO THE RBI

In case the customer is not satisfied with the response/clarification provided by TCPL, or in case any query is not resolved within a period of one month by TCPL, the customer may raise a complaint for the same with the RBI's office at the below mentioned details:

*The Officer in-Charge
Regional Office
Department of Supervision (NBFC),
Reserve Bank of India,
Fort Glacis, 16, Rajaji Salai, P.B. No.40, Chennai
Tamil Nadu 600001 India
Phone: 044-2536 1490/ 2539 9222
Email: dnbschennai@rbi.org.in*

Additionally, the customer also has the option to lodge a complaint through the Sachet Portal available at <https://sachet.rbi.org.in/home/index>.

6. DISPLAY OF INFORMATION

- 6.1. TCPL shall prominently display this Policy as well as name and contact details of the Grievance Redressal Officer at its Registered Office, Corporate office including Company Website and mobile application and all its branches,
- 6.2. For the benefit of customers, the customers can also access these details on the website of the Company.

7. REGISTER OF COMPLAINTS

For recording and tracking the Complainants from the borrowers / customers, the Company shall maintain the Complaints Customer Grievance Register wherein all the complaints received by the Company shall be recorded and tracked for end-to-end resolution, and Complaint MIS which shall be placed before the Senior Management of the Company on a monthly basis.



8. TRAINING STAFF FOR IMPROVEMENT IN SERVICE AND HANDLING COMPLAINTS

The Company understands the importance of providing adequate training for their staff to handle complaints/ grievances with courtesy, empathy and promptness. In order to achieve the same, the Company shall conduct training programmes regularly for staff on customer service and efficient handling of grievances.

9. MONITORING AND REVIEW

- 9.1. The Grievance Redressal Officer shall monitor the complaints and their resolution and oversee implementation of this Policy.
- 9.2. A consolidated report of the monitoring shall be placed before the board of directors annually or at such periodicity as the board of directors may deem fit.
- 9.3. The board of directors shall review this Policy on an annual basis and make suitable amendments as may be necessary based on the recommendations made by the Grievance Redressal Officer.