Avinash Capital Markets Private Limited

Document Title:	Customer Grievance Redressal Policy
Version No:	1.0
Approved Revised Policy in the Board Meeting:	15.09.2025
Approved Original Policy in the Board Meeting:	15.09.2025
Approved by (Chairman of the Board):	Yes
Place of Meeting:	Plot No. 68, 3rd Floor, Okhla Industrial Area, Phase-3, Okhla Industrial Estate, Delhi-110020

1. Introduction

Customer centricity is the core objective of **Avinash Capital Markets Private Limited** (hereinafter referred to as "the Company" or "ACMPL"). Customer complaints constitute an important voice of the customer, and the Company's grievance redressal mechanism aims to establish a framework for minimizing and resolving such complaints promptly and fairly.

This Grievance Redressal Policy has been formulated in accordance with the Reserve Bank of India's (RBI) **Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023**, as amended from time to time, and has been duly approved by the Board of Directors of the Company.

2. Purpose / Key Commitments

The Company's key commitments to its customers are:

1. Customers shall be treated fairly at all times.
2. Complaints raised by customers shall be dealt with courteously and resolved within a reasonable timeframe.
3. Customers shall be informed of avenues to escalate their complaints within the organization and their rights to approach external authorities if they remain dissatisfied.
4. The Company is committed to protecting the privacy, dignity, and confidentiality of customer information while ensuring fairness and transparency in dealings.

3. Grievance Redressal Officer (GRO)

Sunil Kumar Remlijmssi

The Board of Directors of the Company has appointed a **Grievance Redressal Officer (GRO)**, who shall be responsible for the overall functioning of the grievance redressal mechanism, addressing escalated grievances, and ensuring its efficient and transparent implementation.

Grievance Redressal Officer:
Mr. Jitender
Email: grievance@brightloans.in

Mobile Number:9811041592

4. Grievance Redressal Mechanism

I. Filing of Complaints

Customers may lodge complaints through the following modes:

1. **Email:**
   - General queries or complaints: ....
   - Issues related to loan disbursement or repayment: ....
2. **Phone / WhatsApp:-**
   - +91-9811041592
   - Customers are requested to provide their Loan Application Number or Loan Account Number for faster resolution.
   - Anonymous complaints shall not be addressed.

II. Resolution Process

- All complaints received shall be acknowledged within **2 working days** with a unique reference number for tracking.
- The complaint shall be recorded in the Company's Grievance Management System.
- The Customer Service Officer shall ensure resolution within **30 days** of receipt of the complaint.
- In case additional time is required, the customer shall be informed of the delay and the expected timeline for resolution.

III. Escalation Matrix

- **Primary Level (Grievance Team):**
  Grievance Redressal Officer
  Email: **grievance@brightloans.in.**
- **Secondary Level (Regulator):**
  If the customer is not satisfied with the Company's response, or if no response is received within **30 days**, the complaint may be escalated to the Reserve Bank of India through the following channels:
  - **Online Complaint Portal:** https://cms.rbi.org.in
  - **Email:** crpc@rbi.org.in
  - **Physical Submission:**
    Reserve Bank of India
    15, N S Road

Sunil Kumar

Kolkata - 700 001
Tel: 033 22303299
Helpline No. 033 22312749
Email: rdkolkata@rbi.org.in

5. Grievance Handling Process.

I. Acknowledgment & Tracking

- Every grievance will be assigned a unique reference number.
- Customers will receive an acknowledgment within **2 working days.**

II. Investigation & Resolution

- Each grievance will be thoroughly investigated by the Grievance Team to ensure a fair outcome.
- Customers will be kept informed of the progress and final resolution.

III. Resolution Communication

- Final responses will be shared with customers via their registered email or phone number, along with details of the resolution.

IV. Record Management & Analysis

- All grievances will be recorded in the Grievance Management System.
- Monthly reviews will be undertaken to identify trends, strengthen processes, and enhance service delivery.
- Insights will be shared with senior management for oversight and accountability.

V. Employee Training

- All customer-facing staff shall undergo periodic training in complaint handling, communication, and customer interaction best practices.
- Training programs will be updated based on regulatory developments, industry standards, and customer feedback.

6. Policy Review and Updates

This policy shall be reviewed annually or earlier, if required, to ensure continued compliance with regulatory guidelines and incorporation of customer feedback and industry best practices.

7. Contact Us

For assistance or inquiries related to this policy, customers may contact:

- **Customer Support Number:** +91-................................
- **Email:** care@avinashcapital.in

Sunil kumar　　Ramchandra Singh

8. Our Commitment

At **Avinash Capital Markets Private Limited**, we are committed to building trust by providing transparent, fair, and reliable financial solutions. We value our customers' feedback and are dedicated to resolving concerns with integrity, efficiency, and professionalism.

Sunil Kumar