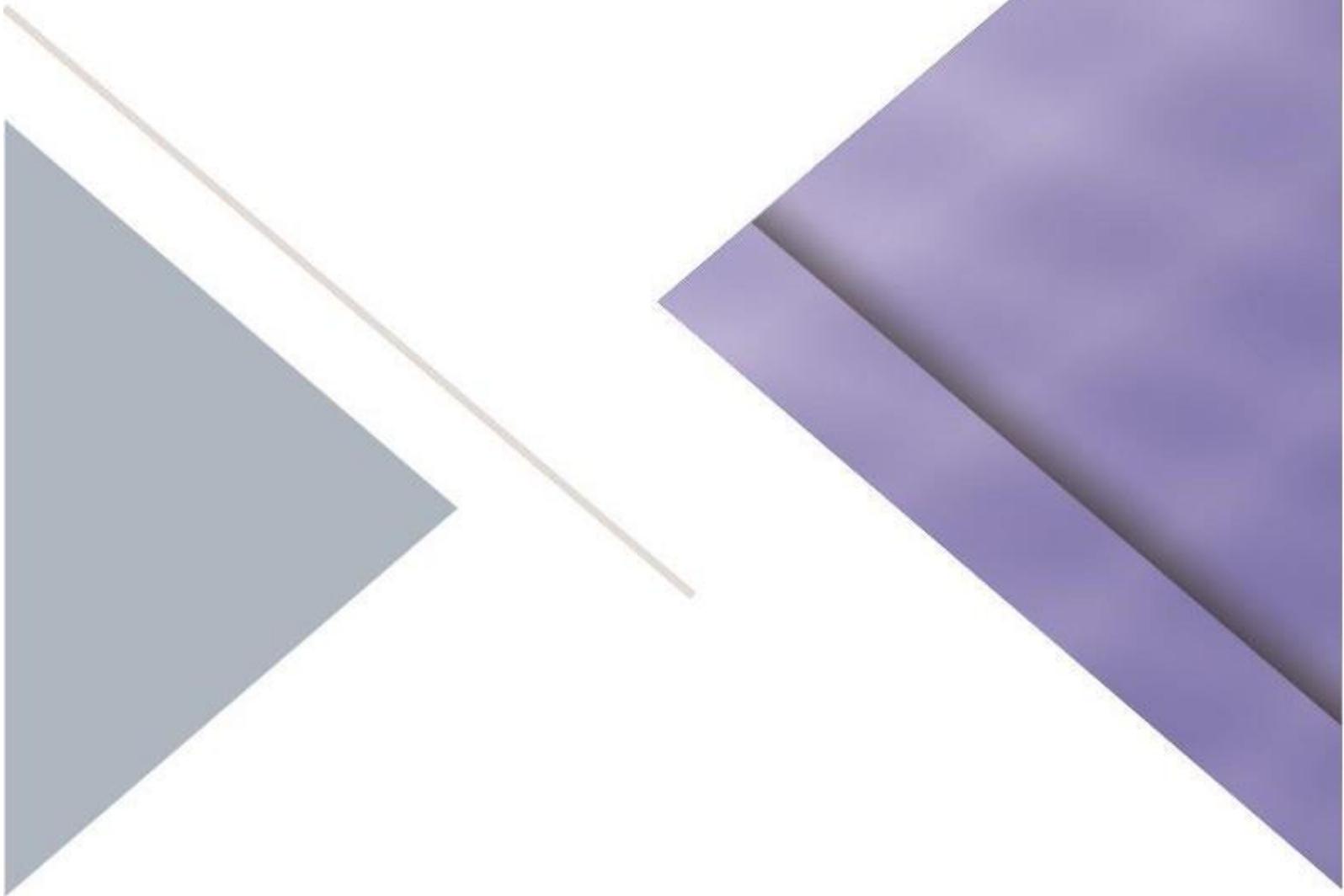


Grievance Redressal Mechanism



Grievance Redressal Mechanism

1. Objective

The aim of this mechanism is to resolve any sort of genuine dissatisfaction that need to be redressed and resolved in a time bound manner keeping in mind the protection of customer's interest. It will further ensure smooth functioning of the company in a rightful way.

2. Scope and coverage

It shall be applicable on all type customer dissatisfaction arising out of the normal course of business.

3. Redressal Procedures

The whole customer redressal mechanism shall follow three formal stages in which any grievance can be redressed, The company want to put in place a strong mechanism of grievance through which our valued customers get fair treatment which they actually deserve for.

Steps are to be followed

Step 1:

At first any aggrieved customer can contact or write to Branch Manager describing her/his matter of grievance. Branch Manager will assist him/her in every possible manner.

Step 2:

If no response is received by the customer from the Branch Manager with In 15 days of making complaint as per Step 1, or if the customer are not satisfied with the response received, then she/he can further proceed to make complaint to Grievance Redressal Officer as appointed by the company from time to time or can call specially designated Help line number, the details of Grievance Redressal Officer and Help line number shall be clearly displayed at the Branch office.

Step 3:

If within 30 days of lodging complaint under Step 2 no response comes, then customer shall make complaint to the Chief Nodal Officer (Ombudsman's Officer) for speedy investigation and resolution of the respective grievance. Here customers are advised to quote specific

reference number provided at the earlier communication along with Loan Account number. Contact details of Ombudsman officers is available in the link mentioned below.

https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018_A1.pdf

4. Other Measures to be taken:

To install better customer relation the following measures are to be taken at branch level

- There shall be a complaint/suggestion box at one the most prominent place in all the Branches to receive customer feedback.
- In all passbook /Loan Card Telephone Number of Head office /Corporate Office must be printed.
- Customer should be well informed about the Grievance Redressal Mechanism

5. Important Contact Details:

1. Nodal Officer Address & Contact Details:

Mr. Jagadish Panigrahy

Vector Finance Private Limited

K-7/110, Ground Floor, Kalinga Vihar

Ghatikia, BDA Plotted Scheme, P.S

Khandagiri, Bhubaneswar

Odisha-751 029

Contact No. +91 99371 44180

Email: jagadish.panigrahy@vectorfinance.in

2. MFIN Help Line Number: 1800 102 1080

If In any case, customers are not satisfied with the response or resolution process, can contact to.

Department of Supervision (NBFCs)

Reserve Bank of India

Pandit Jawaharlal Nehru Marg

Bhubneswar-751001.

**** The whole policy is subject to revision so as to align with RBI guideline as applicable from time to time.**