ENES FINANCE PRIVATE LIMITED

Grievance Redressal Policy

PREFACE:

Enes Finance Private Limited [the "Company"], is a Non-Deposit Taking Non-Banking Financial Company ["NBFC-ND"] registered with the Reserve Bank of India ["RBI"] under section 45-IA of the Reserve Bank of India Act, 1934 ["RBI Act"].

It is essential that grievances of the customers are given due consideration and quick action is taken to resolve the same. To provide efficient and enhanced services to the customers, the Company shall ensure that all the grievances of the customers are heard and resolved promptly. The Company has, therefore, framed and adopted this Grievance Redressal Policy in order to setup the effective Grievance Redressal Mechanism, for efficient and effective redressal of customer grievances.

OBJECTIVE:

The Company is committed to ensure transparency and fair dealings. The Company and all its employees as well as service providers (if any) are bound by the commitments provided as under:

- Offering efficient channels to route the queries
- 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

GRIEVANCE REDRESSAL OFFICER:

The Board of Directors of the Company have appointed a Grievance Redressal Officer, who shall be responsible for overall functioning of the Grievance Redressal Mechanism of the Company. The Grievance Redressal Officer shall also be responsible to address grievances escalated to him / her and for ensuring prompt and efficient functioning of grievances redressal mechanism.

GRIEVANCE REDRESSAL MECHANISM:

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

I. Registration of Complaints:

a. Email :Customers can send their grievance through email at : enesfinancepvtltd@gmail.com
b. Letters: Customers can send letters at the Registered office.

- Customers shall ensure that they quote their application number or loan account number in every correspondence with the Company regarding their complaint.
- Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

II. 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 and subsequently the nature and mode of its resolution also will be tracked and updated.
- The officer shall ensure that closure of complaints in records is updated post resolution of complaint.
- The Grievance Redressal Officer shall conduct effective monitoring of the complaint status to ensure that the complaints are resolved within 30 days of receipt of complaint.
- If any case Company needs additional time, the Company will inform the customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

III. Escalation Matrix

If a customer is not satisfied with the resolution provided by the Company in the specified period above, the customer can escalate the issue to:

Grievance Redressal Officer
Girish Papat
B-102, Rajashree Flora Shivshakti
CHS, Tilak Nagar, Chembur West 6.

Mob: 9819619294
Email: papat.girish@hiranandani.net

In case a grievance / complaint is not resolved within a period of 30 Days, the customer may further appeal to:

Department of Non-Banking Supervision,
The Reserve Bank of India, Mumbai Regional Office,
3rd Floor, RBI Building, Opposite Mumbai Central Railway Station,
Byculla, Mumbai – 400008
Telephone No.: 022 2308 4121
Fax No.: 022 2302 2011
Email: dnbsmro@rbi.org.in

DISPLAY OF INFORMATION:

The Company shall, at all places from where it conducts business shall prominently display the details of the Grievance Redressal mechanism as well as the details of the Regional Office of the Reserve Bank of India under whose jurisdiction the Company is registered.

MONITORING AND REVIEW:

The Grievance Redressal Officer shall ensure effective monitoring of the complaints and their resolution, and undertake necessary amendments to the Grievance Redressal Mechanism to make the process more efficient. The Company shall ensure periodic review of the Grievance Redressal Mechanism to ensure efficient and effective functioning of the same.

REVIEW OF GRIEVANCE REDRESSAL POLICY:

This Grievance Redressal Policy of the Company will be reviewed by the Board on recommendation of Grievance Redressal Officer on an annual basis for necessary changes required for enhancing the transparency and ethical standing of the organization, while also accommodating relevant regulatory amendments.

For Enes Finance Private Limited

Shridhar Narayan
Director
DIN: 00019087