Poonawalla Fincorp Limited

This policy document aims at minimizing instances of customer complaints and grievances through effective service delivery and grievance redressal mechanism.

Grievance Redressal Policy

Effective Date: 17.07.2026

Approval Date: 17.07.2026

Version No.: 9.0

Approved By: Board of Directors

Policy Owner: Customer Service Department

This document is confidential in nature and supersedes any policy on redressal of grievances existing in the Company and should be read in conjunction with the most recent policies and procedures documented.

Subject: **Grievance Redressal Policy**	Original Issue Date: 08.05.2015	Effective Date: 17.07.2026
	Revision Dates: 03.11.2016, 15.05.2019, 08.08.2020, 12.05.2022, 24.07.2023, 20.07.2024 , 25.07.2025, 17.07.2026	Version No: 9.0

Classification | CONFIDENTIAL

Contents

1. Objective ……2
2. Definitions……2
3. Grievance Redressal Process……2
4. Systems for Resolution of Grievances…… 4
5. Internal Review and Monitoring of Grievances……4
6. Review of Policy…… 4
7. Website ……4
8. Change Control…… 5

Subject: **Grievance Redressal Policy**	Original Issue Date: 08.05.2015	Effective Date: 17.07.2026
	Revision Dates: 03.11.2016, 15.05.2019, 08.08.2020, 12.05.2022, 24.07.2023, 20.07.2024 , 25.07.2025, 17.07.2026	Version No: 9.0

Classification | CONFIDENTIAL

1. Objective

Proactive Customer service delivery and customer delight is a key differentiator of the Company. Customer complaints constitute an important voice of customer, and this Policy aims at laying down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

As per Fair Practices Code followed by Poonawalla Fincorp Limited (hereinafter referred to as "PFL/Company'), PFL needs to have a Grievance Redressal Policy/Mechanism which should be approved and mandated by the Board of Directors.

The Company's Grievance Redressal Policy fulfils the following principles:

- To provide the best customer service support by adhering to laid down procedure;
- To comply with the regulatory guidelines as required for this function.

2. Definitions

Grievance/Complaint:

"Grievance/Complaint" is an expression of dissatisfaction with a product or service, either orally or in writing, from a customer. A customer may have a genuine cause for complaint, although some complaints may be made because of a misunderstanding or an unreasonable expectation of a product or service.

3. Grievance Redressal Process

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication. These modes will be adequately displayed on the Company's website.

These channels are:

- Customer Care email ID: customercare@poonawallafincorp.com
- Toll Free Customer Care Number: 1800 266 3201
- Branch walk in : https://poonawallafincorp.com/branch-locator
- Write to the company at : Poonawalla Fincorp Limited, 201 and 202, 2nd Floor, AP81, Koregaon Park Annex, Mundhwa, Pune, Maharashtra 411036

Designated officer as may be identified by the company as the Grievance Redressal Officer (the name and contact details of such Grievance Redressal Officer shall be displayed on the website as well as Branches of the company). Such officer will be responsible for receiving and managing grievances received from the customers via any of the channels.

Designated officer as may be identified by the company in each of Zones as the Nodal Officer (the name and contact details of such Nodal Officer shall be displayed on the website and respective

Subject: **Grievance Redressal Policy**	Original Issue Date: 08.05.2015	Effective Date: 17.07.2026
	Revision Dates: 03.11.2016, 15.05.2019, 08.08.2020, 12.05.2022, 24.07.2023, 20.07.2024 , 25.07.2025, 17.07.2026	Version No: 9.0

Classification | CONFIDENTIAL

Branches of the company) and they shall be responsible for co-ordinating with respective RBI Offices of the Zone as per requirement under guidance of Principal Nodal Officer of the Company. The customers can contact the Nodal Officer of the Zone in case their grievance is not resolved by the respective branch customer service unit.

Escalation matrix:

Level 1: Customer can reach out to Customer care number 1800 266 3201 or write to customercare@poonawallafincorp.com or visit nearest branch of the company (Branch locator: https://poonawallafincorp.com/branch-locator).

Level 2: (if the concern is not resolved by Level 1)

Customer can reach out to:
Anooja Sodhi, Grievance Redressal Officer
Email: greivance@poonawallafincorp.com,
Telephone : 1800-266-3201

Level 3 (if the concern if not resolved by Level 2)

Customer can reach out to:
Arnab Das, Principal Nodal Officer
Email: pno@poonawallafincorp.com,
Telephone : 1800-266-3201

Level 4 RBI Ombudsman: (If after having followed Level 1,2 & 3, the customer is not satisfied with the resolution provided by the company or his/her issue is not redressed within a period of 30 days, then he/she can write to:

Centralized Receipt and Processing Centre (CRPC),
Reserve Bank of India, Central Vista, Sector 17,
Chandigarh - 160 017.

Or may lodge online complaint at Reserve Bank of India's Complaint Management System (https://cms.rbi.org.in).

Estimated Timeline for resolution:

1. RBI escalated cases - within 15 days of receipt of the complaint.
2. CPGRAM and Ingram escalated cases- within 21 days of receipt of the complaint.
3. Insurance related complaint -within 14 days of receipt of the complaint.
4. Any other type of the complaint will be resolved within 30 days.

Subject: **Grievance Redressal Policy**	Original Issue Date: 08.05.2015	Effective Date: 17.07.2026
	Revision Dates: 03.11.2016, 15.05.2019, 08.08.2020, 12.05.2022, 24.07.2023, 20.07.2024 , 25.07.2025, 17.07.2026	Version No: 9.0

The Company shall adhere to RBI Circular vide no. RBI/CEPD/2025-26/384 CEPD.PRD.No.S1030/13.01.019/2025-26 January 14, 2026, Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 with respect to Appointment of Internal Ombudsman, Deputy Internal Ombudsman from time to time.

Insurance Related Complaints:

In case the grievances is related to insurance, PFL shall take adequate steps for redressal of grievances of its customers within 14 (fourteen) days of receipt of such complaint. Further in case the customer is not satisfied by the response provided by the Company or customer's Grievance is not redressed within 14 (fourteen) days, then the customer can approach the Office of the Insurance Ombudsman. Details of Insurance Ombudsman is available at: https://www.cioins.co.in/

4. Systems for Resolution of Grievances

At PFL we have invested in the best-in-class Customer Relationship Management (CRM) system to ensure timely resolution of the grievances. The system captures the complaints and tracks the Turn Around Time (TAT).

If a grievance is captured in the CRM system, the grievance redressal team is responsible for resolution of complaint/ grievance of the customer. Every attempt is made to offer the customer a suitable and appropriate solutions wherever possible.

5. Internal Review and monitoring of Grievances

Periodic review of complaints including TAT, nature of complaints are done on a periodic basis to ensure that proper process are adhered.

6. Review of Policy

A consolidated report of periodical review of compliance of Fair Practice Code and functioning of the Grievances Redressal mechanism at various levels of management shall be submitted to the Board/ Committee of Directors at quarterly intervals.

7. Website

The Policy would be available on Company's website and also at all branches of the company. All employees of the Company will be made aware of this Policy. Any change with respect to Designated Officers and/or their contact points as well as any change in the contact point of the company will be updated in this policy as well as in the website display of the company, from time to time.

Subject: **Grievance Redressal Policy**	Original Issue Date: 08.05.2015	Effective Date: 17.07.2026
	Revision Dates: 03.11.2016, 15.05.2019, 08.08.2020, 12.05.2022, 24.07.2023, 20.07.2024 , 25.07.2025, 17.07.2026	Version No: 9.0

8. Change Control Sheet

Version No.	Change request by	Memorandum of Change	Approval date
2.0	Customer Service Department	Guidelines on Fair Practices Code for NBFCs – Grievance Redressal Mechanism"	03.11.2016
3.0	Customer Service Department	Annual Review	15.05.2019
4.0	Customer Service Department	Annual Review	08.08.2020
		Name of the Company changed to Poonawalla Fincorp Limited w.e.f. 22.07.2021	
5.0	Compliance	Changes pursuant to change in name of Company, E-mail Id(s), Social Media Handle details and other miscellaneous details.	12.05.2022
6.0	Customer Service	Annual Review	24.07.2023
7.0	PNO Office	Annual Review	20.07.2024
8.0	Customer Service	Annual Review	25.07.2025
9.0	Customer Service	Annual Review	17.07.2026

****