GRIEVANCE REDRESSAL POLICY

1. Introduction

Radhakrishna Finance Private Limited ("the Company") is committed to maintaining the highest standards of customer service by ensuring that customer grievances are addressed in a fair, transparent, efficient and timely manner.

The Company recognises that an effective grievance redressal mechanism strengthens customer confidence and contributes to the continual improvement of its services. Accordingly, this Policy has been formulated in accordance with the applicable directions and guidelines issued by the Reserve Bank of India (RBI) from time to time.

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2. Objective

The objective of this Policy is to establish a transparent, efficient and time-bound mechanism for the receipt, acknowledgement, escalation and resolution of customer grievances.
The Company shall endeavour to resolve customer grievances within the prescribed Turnaround Time (TAT) through the grievance redressal mechanism set out in this Policy.

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3. Scope

This Policy shall apply to all customer grievances relating to the products and services offered by the Company, irrespective of the channel through which such grievances are received.
Customers may lodge their grievances through any of the channels specified in this Policy.

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4. Guiding Principles

The Company shall endeavour to ensure that:

- every customer is treated fairly, courteously and without discrimination;
- grievances are acknowledged promptly and addressed in a fair and transparent manner;
- the grievance redressal mechanism is simple, accessible and customer-friendly;
- customers are kept informed of the status of their grievances, wherever applicable; and
- all grievances are handled in compliance with the applicable regulatory requirements issued by the Reserve Bank of India.

5. Grievance Redressal Mechanism

The Company has established the following grievance escalation mechanism:

Level	Authority	TAT
Level 1	Customer Service – Call Centre Executive / Branch Executive / Non-Branch Customer Service	7 Days (Working Days)
Level 2	Grievance Redressal Officer (GRO)	15 Days (Working Days)
Level 3	Reserve Bank of India – Integrated Ombudsman Scheme	If Unsolved within in 30 Days

Customers are requested to escalate their grievances to the next level only if they are not satisfied with the resolution provided at the preceding level or if no response is received within the prescribed timeline.

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6. Channels for Lodging Grievances

Customers may submit their grievances through any of the following channels:

- Branches / Offices of Non-Branch Business
- Company's Website
- Email
- Direct Letters
- Reserve Bank of India – Integrated Ombudsman Scheme (where applicable)

The Company's contact details are as follows:

Mode	**Details**
Email	info@radhakrishnafinance.com
Phone	8589997260
Website	https://www.radhakrishnafinance.com
Registered Office	GMC No. XIII/135/26, First Floor, Sreepadmam Arcade, West Nada, Guruvayur, Kerala – 680101

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7. Grievance Redressal Procedure

Level 1 – Customer Support

Customers may register their grievances through any of the channels specified in this Policy.

Upon receipt of a grievance, the Company shall acknowledge the same within **2 working days**.

Every effort shall be made to resolve the grievance promptly and, in any event, within **30 days** from the date of receipt.

Contact Details

EMAIL	MOB
Email: info@radhakrishnafinance.com	**Phone:** 8589997260

Level 2 – Grievance Redressal Officer

If a customer is not satisfied with the resolution provided at Level 1 or if no response is received within the prescribed timeline, the grievance may be escalated to the Grievance Redressal Officer.

Particulars	Details
Name	Sudheer V. C.
Phone	8078391643
Email	accounts@radhakrishnafinance.com
Registered Office	GMC No. XIII/135/26, First Floor, Sreepadmam Arcade, West Nada, Guruvayur, Kerala – 680101

Level 3 – Reserve Bank of India – Integrated Ombudsman Scheme

If the customer is not satisfied with the resolution provided by the Company or if the Company fails to resolve the grievance within **30 days** from the date of receipt, the customer may lodge a complaint under the Reserve Bank of India's Integrated Ombudsman Scheme.

Complaints may be submitted through any of the following modes:

RBI Complaint Management System (CMS) Portal https://cms.rbi.org.in **Email**: crpc@rbi.org.in **Postal Address** **Department of DNBS** **Reserve Bank of India** Regional office, Bakery Junction Thiruvananthapuram - 695033 Kerala

Customers may also submit the prescribed complaint form available under the RBI Integrated Ombudsman Scheme.

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8. Confidentiality

The Company shall maintain appropriate confidentiality in the handling of customer grievances. Information relating to grievances shall be used only for the purpose of grievance redressal, regulatory compliance and improvement of customer service.

9. Review of the Policy

This Policy shall be reviewed periodically and revised whenever considered necessary or as may be required pursuant to applicable laws, regulations or guidelines issued by the Reserve Bank of India from time to time.

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10. Policy Approval and Amendment

This Policy has been approved by the Board of Directors of Radhakrishna Finance Private Limited and shall come into effect from the date of its approval.

Any amendment or modification to this Policy shall be made with the approval of the competent authority or as may be required pursuant to applicable statutory or regulatory requirements.

By the order of the Board
For Radhakrishna Finance Private Limited

P S PRASANNAKUMAR

Digitally signed by P S PRASANNAKUMAR
Date: 2026.07.11 14:36:30 +05'30'

Pulikkal Sreenivasan Prasannakumar
Managing Director (DIN: 00881674)

Date: 11.07.2026
Date: Guruvayur