

GRIEVANCE REDRESSAL MECHANISM

Abhiyan Capital (India) Private Limited (Formerly Known as Dowell Fiscal Services Private Limited)

In accordance with Guidelines on Fair practice code and the other Directions issued by the Reserve Bank of India time to time, the Board of Directors of company as laid down the appropriate grievance redressal mechanism within the organization. Such a mechanism shall ensure that all disputes arising out of the decisions of lending institution's functionaries are heard and disposed of at least at the next higher level.

The Company shall take-up the grievance promptly and resolve the matter expeditiously. If the matter is not resolved within the prescribed time period or if it is not possible to resolve the same, then the customer shall be informed appropriately at the earliest opportunity.

The company shall also ensure necessary escalation & reporting of all complaints resolved & pending on a regular basis to the respective Heads of the departments & the senior management.

Channels for registering Customer Grievances

Customers may register complaints through following channels:

- Customer Care Number
- Email Support
- Branches
- Website
- Digital Channels

The Company shall endeavor to resolve complaints within 30 days from the date of receipt of complaints.

Escalation Matrix of Complaints

Level 1	Customer Care / Branch Resolution
Level 2	Nodal Officer of the Company
Level 3	RBI Integrated Ombudsman Scheme

Level 1

A customer can escalate the matter to Customer Support or branch on below stated contact details:

1. Email ID - contactus@abhiyancapital.com
2. Customer Support Number - 1800-203-5050
3. Write a letter to below address: Customer Service Department, Abhiyan Capital (India) Private Limited, 710A-713, Spaze Platinum Tower, Malibu Towne, Sector-47, Sohna Road, Gurgaon, Haryana: 122018

Level 2

A customer not satisfied with the response received or doesn't receive any response from Level 1, can further escalate the matter/ query/ complaint to the below

Name of officer	Vikas Rana
Designation	Nodal Officer
Contact No.	9891665882
Email Id	vikas.rana@abhiyancapital.com
Address	710A-713, Spaze Platinum Tower, Malibu Towne, Sector-47 Sohna Road, Gurgaon Haryana: 122018

Level 3

The customer can also lodge online complaint through the portal designed for the purpose (<https://cms.rbi.org.in>).

The complaint may also be submitted through electronic mode via email at CRPC@rbi.org.in or in physical mode to Centralized Receipt & Processing Centre (CRPC), Reserve Bank of India, 4 th Floor, Sector 17, Chandigarh-160 017.

The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative.

Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is also being operationalized in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course. The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

******* End of Grievance Redressal Mechanism *******