

## Grievance Redressal Policy

In exercise of the powers of the board of directors conferred by the Articles of Association of the company and pursuant to the guidelines issued by the Reserve Bank of India, the board hereby notifies the guidelines to be in grievance redressal mechanism of the company.

### Name

These guidelines may be called The Grievance Redressal Policy.

### Applicability

This policy is applicable to all over the offices of the company including branch office, liaison office, head office, corporate office and registered office of the company.

### Types of Grievances:

The expected grievances are classified in the following manner

#### Branch Office Level

1. Customer Grievances
2. Employees Grievances
3. Statutory Regulators Grievances

#### Head Office Level

1. Employees Grievances
2. Statutory Regulators Grievances

### Officers in Charge:

The officers in charge is for dealing grievances in designated in the following manner.

Operational Level Officer	:	Internal Auditors
Middle Management Level Officer	:	Administration Manager
Management Level Officer	:	Managing Director

## BRANCH OFFICE LEVEL

### Customer Grievances

S No	Matter of issue	Level of Compliant	Level of Officer	Turnaround Time (TAT) Required
1	Product	Branch Office Level	Internal Auditor	1-3 Days
2	Service	Head Office Level	Administration Manager	1-2 Days
3	Legal Matters		Legal Head	1-3 Days
4	RBI Related Matters		Managing Director	1-3 Days

### Employee Grievances

S No	Matter of issue	Level of Compliant	Level of Officer	Turnaround Time (TAT) Required
1	Infrastructure Facilities & Others	Branch Office Level	HR Department	1-3 Days
2	Service	Head Office Level	Administration Manager	1-2 Days
3	Legal Matters		Legal Head	1-3 Days
4	RBI Related Matters		Managing Director	1-3 Days

### Statutory Regulators Grievances

S No	Matter of issue	Level of Compliant	Level of Officer	Turnaround Time (TAT) Required
1	Compliance of Local Laws	Branch Office Level	Administration Manager	1-3 Days
2	Other Legal Matter	Head office Level	Legal Head	1-3 Days
3	RBI Compliance		Managing Director	1-3 Days

## HEAD OFFICE LEVEL

### Employee Grievances

S No	Matter of issue	Level of Compliant	Level of Officer	Turnaround Time (TAT) Required
1	Infrastructure Facilities & Others	Branch Office Level	HR Department	1-3 Days
2	Service	Head Office Level	Administration Manager	1-2 Days
3	Legal Matters		Legal Head	1-3 Days
4	RBI Related Matters		Managing Director	1-3 Days

### Head Office Levels

#### Statutory Regulators Grievances

S No	Matter of issue	Level of Compliant	Level of Officer	Turnaround Time (TAT) Required
1	Compliance of Local Laws	Branch Office Level	Administration Manager	1-3 Days
2	Other Legal Matter	Head office Level	Legal Head	1-3 Days
3	RBI Compliance/Other Compliances of Laws		Managing Director	1-3 Days

**Provided that,**

The time for the compliance of law can be changed as per the provision of the concerned law.

**BY THE ORDER OF THE BOARD**  
**For VIKAS MONEY LIMITED**

**MANAGING DIRECTOR**

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**CC:**

- 1. Legal Department**
  - 2. Administration Department**
  - 3. HR Department**
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