GRIEVANCE REDRESSAL POLICY AND MECHANISM

Prepared by Legal & Compliance Team

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GRIEVANCE REDRESSAL POLICY AND MECHANISM

Summary of Policy

Version	Issue and Effective Date	Review Periodicity	Approving Authority	Policy Owner	Confidentiality level
V1	23.04.2024	As and when require/any change in regulatory requirement	Board of Directors	Legal and Compliance Team	Available in Public
V2	16.01.2026	As and when require/any change in regulatory requirement	Board of Directors	Legal and Compliance Team	Available in Public
V3	03.04.2026	As and when require/any change in regulatory requirement	Board of Directors	Legal and Compliance Team	Available in Public

Details of Last Review

Review Date	Next Review Date	Comments/Remarks/Changes
16.01.2026	April 2026/January 2027	(i) Reserve Bank - Integrated Ombudsman Scheme, 2021 (ii) Reviewed in accordance with the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023
03.04.2026	July 2026/April 2027	(i) Reserve Bank - Integrated Ombudsman Scheme, 2021 (ii) Reviewed in accordance with the Master Direction - Reserve Bank of India (Non-Banking Financial Companies - Managing

		Risks in Outsourcing) Directions, 2025 And Reserve Bank of India (Non-Banking Financial Companies - Responsible Business Conduct) Directions, 2025

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PREFACE:

Sampati Securities Limited [the "Company/SSL"], is a Non- Banking Financial Company. In terms of the RBI Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 ("Directions"), every Non- Banking Financial Company (NBFCs - Base Layer) ["RBI"] require having internal grievance redressal policy for its customers and stakeholders.

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 and resolution of their grievances, the Company has adopted this Grievance Redressal Policy providing for an effective Grievance Redressal Mechanism.

OBJECTIVE:

The Company is committed to ensure transparency and fair dealings. The Company and all its employees as well as its third party service providers appointed by the company 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.

DEFINITION OF COMPLAINT AND QUERY

Customers may approach the company for various reasons which inter-alia include, enquiry/clarifications regarding the services, enquiry/clarification regarding documents uploading on mobile app./web portal, extension on tenure, waiver of interest and penalties, enquiry regarding settlement, request to avail EMI facility, and to raise a grievance regarding deficiency in service of the company or third party service provider onboard by the company. The company has defined Query/ Request and Complaint clearly, so that the Customer issues can be addressed accordingly.

List of queries including following but not limited to;

1. enquiry/clarifications regarding the services,
2. enquiry/clarification regarding documents uploading on mobile app./web portal,
3. extension on tenure, waiver of interest and penalties,
4. enquiry regarding settlement, request to avail EMI facility,

A Complaint is any Customer dissatisfaction expressed through any of the company's Channels/modes, with respect to product/services of the company/offered by the company, employee or Outsourced service provider or related to any of the below mentioned scenarios, but not limited to the following:

a) Delayed processing of requests, claim settlement or non-execution of service requests after expiry of Turnaround time for such service/ deliverable, as prescribed by the company or Regulatory Bodies.

b) Complaints related to deficiency in services, technology related complaint.

c) Customer claiming levy of charges which are not mentioned in the schedule of charges communicated, without adequate prior notice to the borrower/customer.

d) Customer complaints related to service issues, employee behavior and activities outsourced by the company.

e) Non reversal of amount for failed electronic transaction.

2. Any doubt/ enquiry/ clarification/ seeking status/ request processing which is placed with company may be categorized as Query or Request before expiry of Turn Around Time (TAT) prescribed by the Company.

GRIEVANCE REDRESSAL OFFICER:

The Board of Directors of the Company have appointed a Grievance Redressal Officer (GRO), 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:

Borrowers are requested to address all their grievances at the first instance to the Grievance Redressal Officer.

Grievance Redressal Officer
Ms. Meshvi Gupta
Address: 2nd Floor, Mrudul Tower, behind Time of India, Ashram Road, Ahmedabad - 380 009
Contact: 91-79-66614508
Email: grievance@sampati.co.in

The Grievance Redressal Officer may be reached on the number provided above anytime between 10:00 AM and 7:00 PM from Monday to Saturday (1st and 3rd Saturday only) and 10:00 AM and 3:00 PM on 2nd, 4th and 5th Saturday (except public holidays) or through the E-mail address mentioned above. The Grievance Redressal Officer shall endeavor to resolve the grievance within a period of 14 (fourteen) days from the date of receipt of a grievance.

Nodal Officer

If the Borrower does not receive a response from the Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the Borrower is not satisfied with the response received from the Grievance Redressal Officer, the Borrower may reach the Nodal Officer on the number below between 10:00 AM and 7:00 PM from Monday to Saturday (1st and 3rd Saturday only) and 10:00 AM and 3:00 PM on 2nd, 4th and 5th Saturday (except public holidays).

Mr. Kunal Trivedi
Address: 2nd Floor, Mrudul Tower, behind Time of India, Ashram Road, Ahmedabad
Contact: 079-26578110
Email: nodalofficer@sampati.co.in

Credify Technologies Private Limited (Creditt+)

Customer can raise their concerns pertaining to the Platform, Facility Type, Fee and / or any other charges or any other concern related to the product to authorised representatives of the Company as below.

Grievance Redressal Officer
Mr. Devansh Gala
Address: 2nd Floor, Embassy Centre, Mumbai
Contact: 8097452970
Email: grievance@creditt.in

THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021 - SALIENT FEATURES

The Integrated Ombudsman Scheme, 2021 is effective from November 12, 2021. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The Company has adopted the Reserve Bank - Integrated Ombudsman Scheme, 2021 as notified by RBI on November 12, 2021 and as amended from time to time.

If the customer does not receive any reply from SSL within one month of date of Complaint or is not satisfied with the response provided by SSL, he/she can file a complaint with the Ombudsman under the Reserve Bank - Integrated Ombudsman Scheme, 2021 ("the scheme"), not later than one month from date of receipt of response.

SSL has appointed Nodal Officer, who shall be responsible for representing SSL and furnishing information to the Ombudsman in respect of complaints filed against SSL.

The detailed scheme shall be accessible at company's website at https://sampati.co.in/our-policies.html and DLA/LSP's website at https://www.credittnow.com/policy

APPLICABILITY: All entities regulated by Reserve Bank of India (i.e. Banks / NBFCs etc)

PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:

I. Grounds of complaint: Any act/omission of Regulated Entity (RE) resulting in deficiency in service may file complaint personally or through an authorised representative. "Authorised Representative" means a person, other than an advocate (unless the advocate is the aggrieved person) duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman.

II. Complaint shall not lie under the Scheme, unless:

a. The complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and

i. the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and

ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

b. The complaint is not in respect of the same cause of action which is already:

i. pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;

ii. pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned.

c. The complaint is not abusive or frivolous or vexatious in nature;

d. The complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;

e. The complainant provides complete information as specified in clause 11 of the Scheme;

f. The complaint is lodged by the complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person.

III. Grounds for non-maintainability of a Complaint under the scheme are those involving matters

such as-

a. Commercial judgment/commercial decision of a RE;

b. Dispute between a vendor and a RE relating to an outsourcing contract;

c. Grievance not addressed to the Ombudsman directly;

d. General grievances against Management or Executives of a RE;

e. Dispute in which action is initiated in compliance with the orders of a statutory or law

enforcing authority;

f. Service not within the regulatory purview of RBI;

g. Dispute between RE's; and

h. Dispute involving the employee-employer relationship of a RE

Complaints to Ombudsman

In case the Borrower does not receive a response from the Grievance Redressal Official or the Nodal Officer within 1(one) month from the date of making a representation to the Lender, or if the Borrower is not satisfied with the response so received, a complaint may be made in accordance with the 'Reserve Bank- Integrated Ombudsman Scheme, 2021' ("Ombudsman Scheme") to the Ombudsman in whose jurisdiction the office of the Lender complained is located. For contact details of the Ombudsman and for salient features of the Ombudsman Scheme, please refer to website https://sampati.co.in.A copy of the Ombudsman Scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also with our Nodal Officer.

DISPLAY OF INFORMATION:

The Company shall, at all places from where it conducts business 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 periodic basis for necessary changes required for enhancing the transparency and ethical standing of the organization and also to consider and adopt relevant regulatory amendments.

SAMPATI SECURITIES LIMITED