Customer Grievance Redressal Mechanism

M/s. NIRMAL BANG FINANCIAL SERVICES PVT LTD has put in place a Board-approved Customer Grievance Redressal Mechanism in accordance with the instructions issued by the Reserve Bank of India (RBI) and in compliance with the directions of the Hon'ble High Court of Delhi. The objective of this mechanism is to ensure prompt, effective and fair resolution of customer complaints.

Regulatory References:

RBI Letter No. CEPD.CO.PRS/S985/13-01-008/2023-24dated November 07, 2024.

RBI Letter No. CEPD.CO.PRD1/S1127/13-01-008/2023-24 dated December 02, 2024

RBI Letter No. CO. CEPD. PRS.NO. S863/13-01-008/2025-2026 dated December 09, 2025

Procedure for Lodging a Complaint / Customer Complaint Redressal Flowchart

Customer Grievance Arises

The Borrower/Customer may register their query, request, or complaint in writing at the concerned branch of the Company in relation to any matter pertaining to business practices, lending decisions, credit management, recovery process, or requests for updating/altering credit information. Alternatively, they may email the details to las@nirmalbang.com

Step 1: Contact Customer Care Executive

Complaint can be lodged through email **las@nirmalbang.com**

On receipt of complaint from client, Team forward complaint to concerned customer care executive with the client to resolve the issues raised in the complaint.

All the disputes in relation to the products and services offered by the company shall be heard and disposed of within **7** working days from the date of the receipt of the complete details of the grievance.

Step 2: Escalate to Nodal Officer

Further escalation to the Nodal Officer designated for grievance redressal.

In case the complaint is not resolved within the given time or if no replay is received within time or if the customer is not satisfied with the solution provided through above channel, the customer/borrower may approach the following escalation channel with the reference of earlier communication to the Nodal Officer.

Sr. No.	Particulars	Details
1	Name	Mr. Kapil Parkar
2	Designation	Nodal Officer
3	Phone	022-6273 7503/04
4	Email	pno@nirmalbang.com; kapil.parkar@nirmalbang.com

Step 3: <u>Internal Grievance Redressal Committee / Senior Authority</u>

If a customer is not satisfied with the resolution provided through various channels or if the complaint/dispute is not redressed within a period of **30** working days, the customer may lodge their complaint to the Consumer Education and Protection Cell (CEP Cell) on the email id: crpc@rbi.org.in or on their online portal: https://cms.rbi.org.in/ The complaint shall contain the name and address of the complainant, the department against which the complaint is being made, and facts of the case supported by documents, if any, relied upon by the complainant.

Step 4: <u>RBI Integrated Ombudsman</u>

Alternatively, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI as per the following details under whose jurisdiction the Registered Office of the Company falls.

<u>Department of Non-Banking Supervision</u>

The Officer – in – Charge
Department of Non – Banking Supervision,
Reserve Bank of India,
Maker Tower-F,
Cuffe Parade, Colaba,
Mumbai - 400 005.
Tel: +91 022-2217 7551
Email id- dnbsmro@rbi.org.in