Grievance Redressal Policy of Pradakshana Fintech Private Limited

Pradakshana has zero tolerance policy with respect to any misconduct of our staff with clients. Clients should be treated with utmost respect and all employees are trained to resolve customer Grievance within quickest possible time. Customer can approach their respective branch for any Grievance, if he/she is not satisfied with the resolution, they can reach out to the nodal officer, write to company's mailing address mentioned below.

For Grievances

- Pradakshana shall maintain quick turnaround time frames in handling and resolving the customer complaints.
- Customer's complaint or a grievance about Pradakshana with regards to resolution framework Customers can contact on our customer care/customer support number: 7337395837 between 10am and 6pm on all working days to raise any queries / grievances.
- Also customers can visit our branch offices / email us as at: <u>info@pradakshana.com</u>
- Customer can write to Address:

Grievance Redressal Officer – HO

Pradakshana Fintech Pvt Ltd, #11-4-189/4, Plot No.19, IInd Floor, Road No.6, Venkateshwara Colony, Saroornagar, Hyderabad. 500035.

If customer complaint / dispute is not redressed within a period of 10 days he /she may appeal to the Nodal officer

Nodal Officer

In case of delay / no response from our customer support, customers can email us at: pramod@pradakshana.com

If customer complaint / dispute is not redressed within a period of 10 days he /she may escalate to the in charge -Escalation

Escalation Matrix

In case of delay / no response from our nodal officer, customers can email us at:

Contact Person Name	Escalation Levels	Email ID
N. Pramod Kumar	Level-1	pramod@pradakshana.com
MD.Afroz	Level-2	afroz@pradakshana.com
P. Kishore Kumar	Level-3	kishorepuli@pradakshana.com

If customer complaint / dispute is not redressed within a period of one month, he /she may appeal to

The Officer-in-charge, Reserve Bank of India, Department of supervision, Mumbai.

<u>Grievance Redressal – Resolution Framework for COVID 19 related stress</u>

With reference to the guidelines dated 1st October, 2020 by Indian Banks' Association on the resolution framework for COVID 19 related stress, Pradakshana Fintech Pvt Ltd has effective system in place to address any grievances raised, out of the application for restructuring / exgratia related and with respect to their loans with company, by the borrowers under the Resolution Framework guidelines issued by the Reserve Bank of India on Resolution Framework for COVID-19-related stress on August 6, 2020 and September 7, 2020.

For Grievances

- Pradakshana shall maintain quick turnaround time frames in handling and resolving the customer complaints.
- Customer's complaint or a grievance about Pradakshana with regards to resolution framework Customers can contact on our customer care/customer support number: 7337395837 between 10am and 6pm on all working days to raise any queries / grievances.
- Also customers can visit our branch offices / email us as at: info@pradakshana.com
- Customer can write to Address:

Grievance Redressal Officer - HO

Pradakshana Fintech Pvt Ltd, #11-4-189/4, Plot No.19, IInd Floor, Road No.6, VenkateshwaraColony, Saroornagar, Hyderabad. 500035.

If customer complaint / dispute is not redressed within a period of 10 days he /she may appeal to the Nodal officer

Nodal Officer

In case of delay / no response from our customer support, customers can email us at: pramod@pradakshana.com

If customer complaint / dispute is not redressed within a period of 10 days he /she may escalate to the in charge -Escalation

Escalation Matrix

In case of delay / no response from our nodal officer, customers can email us at:

Contact Person Name	Escalation Levels	Email ID
N. Pramod Kumar	Level-1	pramod@pradakshana.com
MD.Afroz	Level-2	afroz@pradakshana.com
P. Kishore Kumar	Level-3	kishorepuli@pradakshana.com

If customer complaint / dispute is not redressed within a period of one month, he /she may appeal to

The Officer-in-charge, Reserve Bank of India, Department of Non-Banking supervision, Mumbai.