

Grievance Redressal Policy

How to raise a complaint, who handles it at each level, the timelines we follow, and when to approach the RBI Ombudsman.

Company: Maitry Finance Limited

RBI Reg. No.: B-05.06619

CIN: U65993WB1988PLC045122

Effective: 25 September 2026 · Version 1.0

Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswararnbha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This Grievance Redressal Policy (the "Policy") sets out how Maitry Finance Limited (the "Company") receives, records, resolves and escalates complaints from its customers.

The Policy applies to existing and prospective borrowers, co-borrowers, guarantors and any person whose loan application has been declined, and to complaints about any product, service, employee, Lending Service Provider or recovery agent of the Company.

Regulatory basis

- Reserve Bank of India directions on Fair Practices Code and customer service for Non-Banking Financial Companies
- Reserve Bank – Integrated Ombudsman Scheme, 2021
- Reserve Bank of India (Digital Lending) Directions, 2025
- Digital Personal Data Protection Act, 2023

1. Principles

- Every customer is treated fairly and courteously at all times.

- Complaints are dealt with promptly, and customers are told how and when they can escalate them.
- Customers are fully informed of their rights, including the option of approaching the RBI Ombudsman.
- Complaints are used to find and fix the underlying causes of customer dissatisfaction.

2. How to raise a complaint

A complaint may be raised through any of the following channels. No particular format is required.

- Telephone: 033 4602 3312 (Monday to Friday, 10 am - 5 pm)
- Email: support@maitryfin.com
- Post / in person: Maitry Finance Limited, 23A NS Road, Fortuna Tower, 7th Floor, Room No. 29, Kolkata - 700001
- Online: through the enquiry form on the Company's Contact page

To help us resolve it quickly, please include your name, registered mobile number, loan account number (if any), a description of the complaint, and copies of any relevant documents.

3. Acknowledgement and resolution

Every complaint is acknowledged promptly, with a reference number and the expected time for resolution. The Company shall send a final response within 30 days of receiving the complaint. Where a complaint is rejected in full or in part, the response shall give the reasons and inform the customer of the option to approach the RBI Ombudsman.

4. Escalation matrix

Level 1 — Grievance Redressal Officer

If you have a complaint about any of our products or services, or are not satisfied with the response from our customer support team, please write to our Grievance

Redressal Officer:

- Grievance Redressal Officer: Mohit Agarwal
- Email: grievance@maitryfin.com
- Telephone: 033 4602 3312
- Address: 23A NS Road, Fortuna Tower, 7th Floor, Room No. 29, Kolkata - 700001

Level 2 — Nodal Officer

If your complaint is not resolved at Level 1, or you are not satisfied with the resolution, you may escalate it to our Nodal Officer:

- Nodal Officer: Mohit Agarwal
- Email: nodal@maitryfin.com
- Telephone: 033 4602 3312
- Address: 23A NS Road, Fortuna Tower, 7th Floor, Room No. 29, Kolkata - 700001

Level 3 — Reserve Bank of India Ombudsman

If your complaint is not resolved within 30 days of lodging it with the Company, or it is rejected, or you are not satisfied with the reply, you may lodge a complaint under the Reserve Bank – Integrated Ombudsman Scheme, 2021:

- Online complaint portal: <https://cms.rbi.org.in>
- Email: CRPC@rbi.org.in
- Toll-free contact centre: 14448 (9:30 am to 5:15 pm, on working days)
- Post: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017

You may also approach the Officer-in-Charge of the Regional Office of the Department of Supervision of the Reserve Bank of India under whose jurisdiction the Company's registered office falls.

5. Complaints about digital lending

Where a complaint relates to a loan taken through a Digital Lending App or a Lending Service Provider engaged by the Company, the customer may raise it with the

Lending Service Provider or directly with the Company. The Company remains responsible for resolving it. Lending Service Providers are required to pass every complaint to the Company without delay and may not close a complaint on the Company's behalf.

6. Complaints about personal data

Complaints about how the Company collects, uses, shares or keeps personal data are handled under this Policy and the Company's Privacy Policy. If such a complaint is not resolved, the customer may approach the Data Protection Board of India under the Digital Personal Data Protection Act, 2023.

7. Sensitive complaints

The following complaints are escalated directly to the Nodal Officer on the day they are received:

- allegations of harassment, threats or intimidation by any employee or recovery agent;
- allegations of fraud, impersonation or an unauthorised loan;
- allegations that a customer's information has been disclosed to third parties or published; and
- allegations of discrimination on grounds of sex, caste, religion or disability.

Where such a complaint concerns recovery, recovery action on the account is suspended pending review.

8. Records and oversight

The Company maintains a register of all complaints received, the action taken and the date of closure. A summary of complaints, their resolution and their root causes is placed before the Board of Directors periodically.

9. Display and review

The names and contact details of the Grievance Redressal Officer and the Nodal Officer, and the details of the RBI Ombudsman, are displayed at the Company's offices and on its website. This Policy shall be reviewed at least annually, or earlier if required by a change in regulation.

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