

## Grievance Redressal Policy

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## INTRODUCTION

SGRoyal Capital Private Limited (hereinafter referred as “the Company” or “SGCPL”) a Non-Banking Financial Company (‘NBFC’) holding a valid Certificate of Registration (“CoR”) with Reserve Bank of India (‘RBI’) vide **Certificate of Registration No. B-10.00337** dated November 18, 2022 under current RBI classification as NBFC — Non-Systemically Important Non-Deposit taking Company.

It is focused on offering financing of MSME Loans, Loan Against Property, Electric Vehicle, Personal Loans, SHG Loans and Vehicle Loan (used).

## BASIS

The Reserve Bank of India vide Master Direction — Non-Banking Financial Company — Non Systemically Important Non-Deposit taking Company (Reserve Bank) Direction 2016, as amended from time to time issued guidelines on Grievance Redressal Mechanism for applicable NBFC and has required all NBFCs shall lay down the appropriate grievance redressal mechanism within the organization.

The Grievance Redressal Mechanism Policy has been made as per clause 32 of the Master Direction — Non-Banking Financial Company — Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Direction 2016 as issued by Reserve Bank of India (RBI) on Fair Practices Code for Non-Banking Financial Companies (NBFCs).

## PURPOSE

The purpose of the policy is to ensure that:

- All customers are treated fairly and without bias at all times.
- All issues raised by customers are dealt with courtesy and resolved on time.
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with response or resolution to their complaint.

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## **MECHANISM FOR COMPLAINTS**

Customers, employees, investors can lodge his / her grievance through any of the following channels:

### **Complaints through physical mode/ post / email:**

- i. The Company will always make effort to redress the complaints of the customers at the earliest and in the best possible way and provide the customer with our best services.

#### **Level- 1**

The customer may visit to the nearest Branch of the Company and the complaint logged in the “Complaint Register” maintained at the branches (During the working hours from 10.00 A.M To 6.30 P.M.). The Branch Manager will act as a first point contact for the customer wherein he can make his complaint in writing.

- ii. In the event of non-disposal of complaint by the designated Branch manager **within 7 days**, the same will escalate to the Grievance Redressal Officer, who would take steps to resolve the same expeditiously.

#### **Level- 2**

- iii. Mr. Aditya Jain the Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company at the following address: -

**Mr. Aditya Jain**

**Grievance Redressal Officer**

**SGROYALCAPITALPRIVATELIMITED**

**Mail id:- [grievanceredressalofficer@sgroyalcapital.com](mailto:grievanceredressalofficer@sgroyalcapital.com)**

**Contact No.-: 9773379217**

#### **Level- 3**

- iv. If the complaint / dispute is not redressed or remains unresolved **within a period of 7 days** by the Grievance Redressal Officer, the customer may mail to Principal Nodal Officer of the company at below mentioned details:

**Mr. Deepak Khandelwal**

**Principal Nodal Officer**

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Address 509/ 510, Unique Destination, Tonk Road, Jaipur (Raj.)

Mail id – legal@sgroyalcapital.com

Phone - 8302067093

v. In case the complaint is not redressed within a period of one month or if you are dissatisfied with the response given, then customer can write to below: -

Centralized Receipt and Processing Centre, Reserve Bank of India,

4th Floor, Sector 17, Chandigarh - 160017

Email id: crpc@rbi.org.in

Toll Free Number: 14448 (9:30 am to 5:15 pm)

**Can also raise the complaint on link: <https://cms.rbi.org.in>**

#### **TIME FRAME / ESCALATION**

The Company will always make effort to redress the complaints of the customers / investors / employees at the earliest and in the best possible way and provide its best services.

In the event of non-disposal of complaint by the Branch Manager/ Grievance Redressal Officer, the same will escalate to the Principle Nodal Officer, who would take steps to resolve the same expeditiously.

- i. All efforts will be made to resolve each complaint received generally within the stipulated time.
- ii. There may be some complaints which require deeper analysis from all possible angles which may cause delayed resolution of the complaint. In such cases, SGROYAL CAPITAL will try to resolve the grievances at the earliest, depending on the nature of the case. Such delay in addressing the complaint beyond the prescribed time limit shall be conveyed to the complainant along with reasons for the same.
- iii. If the complaint / dispute related to customer, is not redressed or remains unresolved within a period of 30 days by the Branch Manager/ Grievance Redressal Officer/Compliance Officer, the customer may appeal to the Officer-in-Charge of the Department of Supervision of Reserve Bank of India at following address:

**The General Manager,**

**Reserve Bank of India,**

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Department of Supervision,

Office Address: 3rd Floor, Rambagh Circle, Tonk Road,

Jaipur – 302004 (Rajasthan)

#### **MANDATORY DISPLAY AT THE OFFICES**

At the operational level, the Company shall display the following information prominently, for the benefit of its customers, at its every place of business:

- i. the name and contact details (Telephone / Mobile nos. / email address) of the Grievance Redressal Officer who can be approached by the customer for resolution of complaints against the Company.
- ii. If the complaint / dispute is not redressed within a period of 30 days, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Supervision of RBI, under whose jurisdiction the registered office of the Company falls.

#### **INTERACTION WITH CUSTOMERS**

The Company recognizes that customer's expectations / requirements / grievances can be better appreciated through personal interaction with customers and publicity of grievance redressal machinery by placing them on its website / its offices at the regional level / corporate office.

#### **SENSITIZING OPERATING STAFF FOR IMPROVEMENT IN SERVICE & HANDLING COMPLAINTS**

The Company deals with customers, employees, investors and third-party service provider from different segments, which may give rise to difference of opinion and areas of friction. The Company understands the importance of sensitizing staff to handle customer, employee, investor and third party service provider complaints / grievances with courtesy, empathy and promptness. The Company shall also conduct training programs regularly for staff on customer services and minimizing grievances. Imparting soft skills required for handling customers, would be an integral part of the training programs.

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## **REVIEW OF THE POLICY**

The Board shall review and amend this policy as and when required.

If at any point a conflict of interpretation / information between the policy and any regulations, rules, guidelines, notification, clarifications, circulars, master circulars/ directions issued by relevant authorities (“Regulatory Provisions”) arises, then interpretation of the Regulatory Provisions shall prevail.

In case of any amendment(s) and/or clarification(s) to the Regulatory Provisions, the policy shall stand amended accordingly from the effective date specified as per the Regulatory Provisions.



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