

GRIEVANCE REDRESSAL POLICY

SIYAT HOLDINGS PRIVATE LIMITED

Version: 1.0

Effective Date: [17/04/2026]

Approved By: Board of Directors

Review Frequency: Annual or as required by RBI guidelines

1. Introduction

SIYAT HOLDINGS PRIVATE LIMITED (“Company”) is committed to providing fair, transparent, efficient, and prompt customer service. The Company recognizes customer complaints as an important tool for improving service quality and customer satisfaction.

This Grievance Redressal Policy (“Policy”) has been formulated in accordance with the applicable guidelines issued by the Reserve Bank of India (“RBI”), including the Integrated Ombudsman Scheme and relevant directions applicable to Non-Banking Financial Companies (NBFCs).

The objective of this Policy is to:

- Provide customers with an accessible mechanism for registering complaints and grievances.
 - Ensure timely and fair resolution of complaints.
 - Establish a structured grievance escalation framework.
 - Enhance customer confidence through transparent grievance handling.
 - Comply with RBI regulatory requirements.
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2. Scope of the Policy

This Policy applies to:

- All products and services offered by the Company.
 - All customers, borrowers, guarantors, applicants, and members of the public interacting with the Company.
 - All branches, offices, employees, outsourced agencies, and service providers acting on behalf of the Company.
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3. Guiding Principles

The Company shall ensure that:

1. Customers are treated fairly and courteously at all times.

2. Complaints are handled efficiently and sympathetically.
 3. Complaints are resolved within defined timelines.
 4. Customers are informed about escalation options if dissatisfied.
 5. Employees are trained to handle customer grievances appropriately.
 6. Complaint handling processes remain transparent and accessible.
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4. Definition of Complaint / Grievance

A complaint or grievance means any dissatisfaction expressed by a customer regarding:

- Delay in service
 - Non-adherence to terms and conditions
 - Deficiency in customer service
 - Employee conduct
 - Loan processing or recovery practices
 - Billing or charges
 - Digital platform/service issues
 - Any act of omission or commission affecting the customer
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5. Channels for Registering Complaints

Customers may register complaints through any of the following channels:

5.1 Email

Email ID: dp@sugalgroup.com

5.2 Telephone

Customer Care Number: +91 44 3522 000 | +91 44 4215 3056

Working Hours: Monday to Friday – 10:00 AM to 6:00 PM
Saturday - 10:00 AM to 5:00 PM

5.3 Written Complaint

Customers may send written complaints to:

M/s SIYAT HOLDINGS Pvt LTD

Siyat House N0 961 Poonamallee High Road, Pursaiwalkkam, Chennai - 600084

5.4 Website

Customers may submit complaints through the complaint section available on the Company's website.

5.5 Branch Offices

Complaints may also be submitted physically at branch offices, where applicable.

6. Complaint Handling Process

Step 1 – Registration of Complaint

Upon receipt of a complaint:

- A complaint reference number shall be generated.
- Acknowledgement shall be provided within [2] working days.
- The complaint shall be recorded in the Company's grievance register/system.

Step 2 – Investigation

The concerned department shall review and investigate the complaint.

Where required:

- Additional information may be sought from the customer.
- Internal departments or third-party agencies may be consulted.

Step 3 – Resolution

The Company shall endeavor to resolve complaints within:

- [7] working days for normal complaints
- Maximum [30] days in exceptional cases

Customers shall be informed of the resolution through email, letter, SMS, or telephone.

7. Escalation Matrix

If a customer is dissatisfied with the response or resolution provided, the complaint may be escalated as follows:

Level 1 – Customer Support

Customer Service Team

Email: info@sugalgroup.com

Phone: +91- 44 - 3522 0000

Timeline for Resolution: Within 7 working days

Level 2 – Grievance Redressal Officer (GRO)

If the complaint remains unresolved or the customer is dissatisfied with the response, the matter may be escalated to:

Grievance Redressal Officer

Name: Mr AnilKumar

Designation: Grievance Redressal Officer

Email: dp@sugalgroup.com

Phone: +91- 44 3522 0000 | +91 - 44 - 4215 3056

Address: Siyat House, No 961 Poonamallee High road, Purasaiwalkkam, Chennai 600084

Timeline for Resolution: Within 7 working days from escalation

Level 3 – Principal Nodal Officer

If the customer remains dissatisfied after escalation to the GRO, the complaint may be escalated to:

Principal Nodal Officer

Name: V Ravi Shankar

Designation: Principal Nodal Officer Email: cs@sugalgroup.com

Phone: +91-3522 1100

Address: Siyat House, No 961 Poonamallee High road, Purasaiwalkkam, Chennai 600084

The Company shall provide a final response within the overall regulatory timeline.

8. RBI Integrated Ombudsman Scheme

If the complaint is not resolved within 30 days from the date of lodging the complaint, or if the customer is not satisfied with the response provided by the Company, the customer may approach the Reserve Bank of India under the Integrated Ombudsman Scheme.

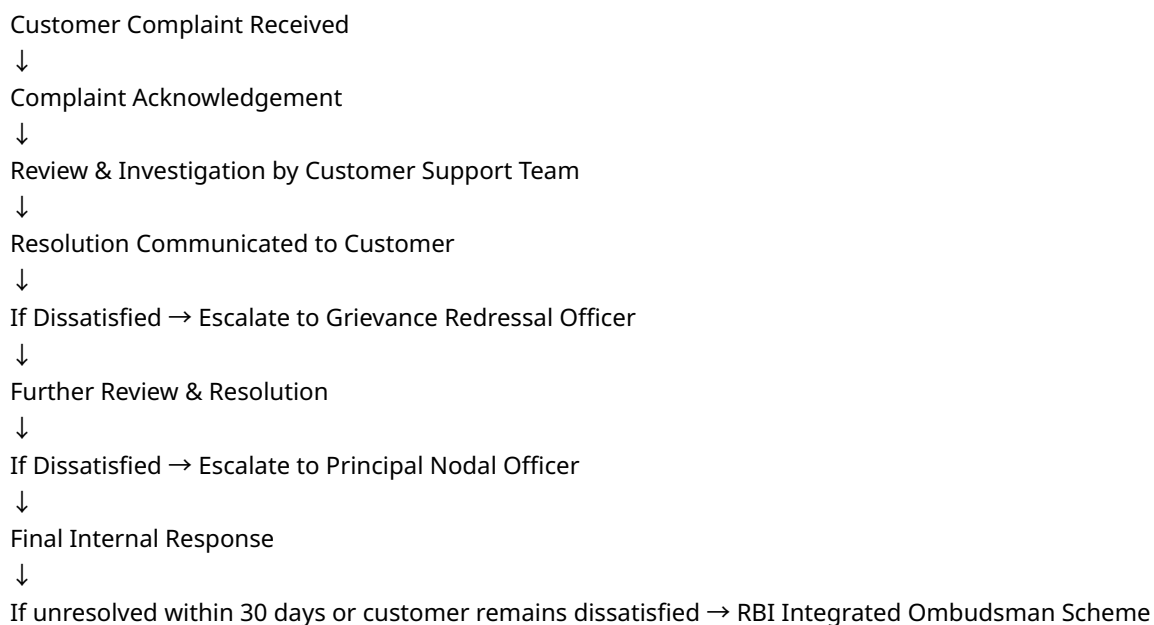
Customers may lodge complaints on the RBI Complaint Management System (CMS) portal:

<https://cms.rbi.org.in>

Customers may also refer to the RBI Ombudsman Scheme available on the RBI website:

<https://www.rbi.org.in>

9. Complaint Handling Flowchart



10. Turnaround Time (TAT)

Activity	Timeline
Complaint Acknowledgement	Within 2 working days
Standard Complaint Resolution	Within 7 working days
Complex Complaint Resolution	Up to 30 days
Escalation Response	Within 7 working days

11. Customer Rights

Customers have the right to:

- Receive courteous and fair treatment.
 - Receive acknowledgement of complaints.
 - Know the status of their complaint.
 - Escalate unresolved grievances.
 - Approach RBI Ombudsman where applicable.
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12. Responsibilities of Employees

Employees shall:

- Treat customers respectfully.
 - Record complaints accurately.
 - Ensure prompt escalation where required.
 - Maintain confidentiality of customer information.
 - Cooperate during investigations and audits.
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13. Review and Monitoring

The Company shall:

- Maintain records of all complaints received.
- Periodically review complaint trends.
- Identify systemic issues and corrective actions.
- Place grievance reports before senior management/Board periodically.

This Policy shall be reviewed annually or earlier if required due to:

- Regulatory changes
 - Operational changes
 - RBI directions
 - Internal policy revisions
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14. Display of Policy

This Policy shall be:

- Displayed on the Company's website.
 - Available at branches/offices, where applicable.
 - Made available to customers upon request.
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15. Regulatory Compliance

This Policy is framed in accordance with:

- RBI Guidelines applicable to NBFCs
 - RBI Integrated Ombudsman Scheme
 - RBI Circulars relating to grievance redressal and customer service
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16. Contact Details

Registered Office

M/s SIYAT HOLDINGS PVT LTD

Siyat House, No 961 Poonamallee High road, Purasaiwalkkam, Chennai 600084

Phone: +91-44 - 3522 0000 | +91 4215 3056

Email: info@sugalgroup.com Website: www.siyatholdings.com

Approval

Approved by the Board of Directors of

Siyat Holdings pvt ltd on 17.04.2026

Authorized Signatory