GRIEVANCE REDRESSAL POLICY

LOGIX CORPORATE SOLUTIONS PRIVATE LIMITED

A. Preamble

Logix Corporate Solutions Private Limited (‘The Company”) is dedicated to carrying out its operations with integrity, fairness, transparency, and the highest ethical standards in all interactions with its customers.

In line with the Reserve Bank of India's (RBI) Master Directions applicable to Non-Banking Financial Companies (NBFCs), the Company has established this Grievance Redressal Policy. The purpose of this policy is to define a structured process for receiving, documenting, reviewing, and resolving customer complaints relating to the Company's products and services.

The scope of this policy extends beyond complaints concerning the Company's direct services. It also includes grievances arising from services delivered on the Company's behalf through Lending Service Providers (LSPs), third-party agencies, and business facilitators engaged by the Company.

This policy shall come into effect upon approval by the Board of Directors and will be reviewed and revised whenever required to reflect changes in applicable laws, RBI guidelines, circulars, or other regulatory requirements. In the event of any inconsistency between this policy and any regulatory amendment or clarification, the applicable regulatory provisions shall prevail.

The key objectives of this policy are to:

- Establish a fair, transparent, and effective mechanism for addressing customer grievances.
- Provide customers with clear guidance on the procedure for submitting complaints to the Company.
- Inform customers about the escalation process, including the option to approach the Reserve Bank of India if their grievance remains unresolved, wherever applicable.

B. Purpose

Customer complaints provide valuable feedback on the quality of the Company's products and services and play a significant role in improving the overall customer experience. This Grievance Redressal Policy establishes a structured framework for the efficient handling, resolution, and monitoring of customer grievances. The policy also incorporates a review process to identify the root causes of complaints and implement corrective measures to reduce the likelihood of similar issues occurring in the future.

The Grievance Redressal Policy is guided by the following principles:

a. Every customer shall be treated with fairness, respect, and impartiality throughout the grievance resolution process.

b. All complaints received from customers shall be acknowledged, handled courteously, and resolved within the prescribed timelines.

c. Customers shall be provided with clear information regarding the available grievance escalation channels within the Company and, where applicable, their right to approach the appropriate regulatory authority if they are dissatisfied with the resolution provided.

d. d. Employees involved in grievance handling shall perform their responsibilities in good faith, with professionalism, and with due regard to safeguarding the interests of customers while ensuring compliance with applicable laws and regulatory requirements.

C. Internal Mechanism for Handling Customer Complaints

The Company has implemented a robust Customer Relationship Management (CRM) system to facilitate the efficient management and resolution of customer grievances. The system records all complaints received, assigns them for resolution based on the nature and complexity of the issue, monitors the applicable turnaround timelines (TATs), and automatically escalates unresolved cases in accordance with the Company's predefined escalation matrix.

The Customer Service team is responsible for addressing and resolving customer complaints to the customer's satisfaction, as far as possible, within seven (07) days from the date of receipt. Wherever feasible, appropriate alternative solutions shall be offered to customers to ensure a fair and satisfactory resolution. In cases where the customer is not satisfied with the outcome, the complaint may be escalated through the grievance redressal process prescribed by the Company.

Timelines for Complaint Resolution

The Company aims to resolve customer complaints within a maximum period of seven (07) days, subject to the nature and complexity of the investigation required. Every complaint shall be acknowledged upon receipt, and customers shall be kept informed in the event of any delay in resolution, along with the expected timeline for closure.

Review and Monitoring

To promote continuous improvement in customer service, the Company shall periodically review grievance data, including complaint volumes, categories, resolution timelines, and recurring issues. These reviews will help identify operational gaps, strengthen internal processes, and implement corrective measures to prevent the recurrence of similar complaints.

Customer Touchpoints and Grievance Channels

The Company recognizes customer complaints as an important source of feedback for enhancing service quality and customer experience. Accordingly, it has established a structured grievance redressal framework that enables customers to raise concerns relating to Company, the Company's Digital Lending Application (DLA), as well as any products or services offered through it.

The Company shall ensure that both the Company and its appointed Lending Service Providers (LSPs) designate a Grievance Redressal Officer to address complaints relating to digital lending activities, including grievances associated with their respective Digital Lending Applications (DLAs). The contact details of the Grievance Redressal Officers shall be prominently displayed on the Company's website, the websites of the respective LSPs, and on the relevant DLAs.

The Company shall also make available clear information regarding the procedure for lodging complaints through the DLA and its official website. Notwithstanding the involvement of any Lending Service Provider or third-party service provider, the ultimate responsibility for the effective resolution of customer grievances shall remain solely with the Company.

D. Grievance Redressal Mechanism

The Company has established a comprehensive grievance redressal mechanism to enable customers to raise concerns relating to the Platform, loan repayment schedule, processing fees, applicable charges, products, services, or any other issue associated with the Company's operations.

Customers may submit their complaints, queries, or requests through any of the following communication channels:

1. Customer Care (Voice Support)
Customers may contact the Company's Customer Care team by calling 9811411521 between 10:00 a.m. and 6:00 p.m., Monday to Saturday (excluding public holidays), to seek assistance or register a grievance.

2. Email Support
Customers may also submit their complaints by emailing info@logixcorporate.com. To facilitate prompt resolution, customers are requested to mention their Loan Account Number and registered mobile number in the email.

The Company shall make every reasonable effort to acknowledge and resolve customer grievances within seven (7) days from the date of receipt. However, where the nature or complexity of the complaint requires additional investigation, the resolution may take longer, and the customer shall be informed accordingly.

If a customer is dissatisfied with the response or resolution provided by the Customer Care team, the matter may be escalated by writing to logixcorporate@gmail.com. Upon review of the grievance, the Company shall communicate its final response or resolution, wherever applicable, within seven (7) days through the customer's registered email address or any other appropriate mode of communication.

E. Escalation Matrix

To ensure the timely and effective resolution of customer grievances, the Company has established a multi-level escalation mechanism. Customers who are not satisfied with the resolution provided at any stage may escalate their complaint through the following hierarchy.

Level 1 – Grievance Redressal Officer

Customers are encouraged to first register their complaints with the Customer Support team. If the complaint remains unresolved or the customer is dissatisfied with the response received, the matter may be escalated to the Supervisor. In the event the issue is still not resolved to the customer's satisfaction, the customer may approach the Company's Grievance Redressal Officer using the details below:

Grievance Redressal Officer: Ankita Singh
Email: info@logixcorporate.com
Telephone: 9811411521
Office Address: C-7/68, Sector-8, Rohini, Delhi- 110085

The Grievance Redressal Officer is available between 10:00 a.m. and 6:00 p.m., Monday to Saturday (excluding public holidays). The Company shall make every effort to investigate and resolve the grievance within seven (7) days from the date of receipt.

Level 2 – Principal Nodal Officer

If the customer does not receive a response from the Grievance Redressal Officer within **seven (7) days**, or is not satisfied with the resolution provided, the complaint may be further escalated to the Company's Principal Nodal Officer.

Principal Nodal Officer: Pradeep Singh Solanki
Email: logixcorporate@gmail.com
Office Address: C-7/68, Sector-8, Rohini, Delhi- 110085

The Principal Nodal Officer may be contacted between 10:00 a.m. and 6:00 p.m., Monday to Saturday (excluding public holidays). The complaint shall be reviewed independently, and an appropriate response or resolution shall be communicated to the customer in accordance with the Company's grievance redressal process.

F. Complaints before the RBI Ombudsman

If a customer does not receive a final response from the Company's Grievance Redressal Officer or the Principal Nodal Officer within one (1) month from the date of lodging the complaint, or if the customer is dissatisfied with the resolution provided, the customer may file a complaint under the **Reserve Bank of India's Integrated Ombudsman Scheme, 2021**, subject to the eligibility conditions and procedure prescribed under the Scheme.

Customers may submit their complaint to the RBI through any of the following channels:

Customers who wish to approach the Reserve Bank of India (RBI) under the Integrated Ombudsman Scheme, 2021 may submit their complaints through any of the prescribed modes. Complaints can be filed online through the RBI Complaint Management System (CMS) Portal at https://cms.rbi.org.in. Alternatively, customers may submit a duly completed complaint in the prescribed format (Annexure A of the Integrated Ombudsman Scheme) by post or in person to the Centralised Receipt and Processing Centre (CRPC), 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017. Customers may also seek assistance by contacting the RBI Contact Centre., which is available 24×7 through the Interactive Voice Response System (IVRS), while customer support representatives are available between 8:00 a.m. and 10:00 p.m. In addition, complaints containing all relevant details may be submitted by email to crpc@rbi.org.in.

A copy of the Reserve Bank of India Integrated Ombudsman Scheme, 2021 is available on the official website of the Reserve Bank of India and is also displayed on the Company's website for the convenience of customers.

RBI Sachet Portal

Customers may access the RBI Sachet Portal for information relating to regulated entities and consumer awareness through the following link:

https://sachet.rbi.org.in/