



# Grievance Redressal Policy

### Reviewing & Approving Authority

Authority	Designation
Prepared By	Company Secretary
Reviewed By	Top Management
Approved By	Board of Directors
Date of approval	03-03-2022
Date of review with amendment if any (due to business operation or RBI or other authority's rules or regulation as required from time to time)	20-04-2026

### Version History

Version	Brief Description
1.1	Existing Policy

### REGISTERED OFFICE ADDRESS

84-B, Dhuleshwar Garden, Sardar Patel Marg, C-Scheme, Jaipur-302001, Rajasthan

### CONTACT DETAILS

Email Id: [info@universalfingrowth.com](mailto:info@universalfingrowth.com), Phone No. 0141-2744607/91-7357705444

CIN: U65993RJ2015PTC048146

## 1. Introduction:

Universal Fingrowth Private Limited, a registered NBFC is dedicated to provide the highest quality of services to its clients. To accomplish this, we have started a dedicated Grievance Cell to timely and efficiently address the grievances of Customers, employees, investors and Third-Party Service Provider. We have developed the mechanism to solve the grievances on the priority basis within a prescribed time period.

## 2. Objective of the policy:

- ❖ To Prompt, excellent and efficient customer services and high-level customer satisfaction.
- ❖ To maintain the transparency with the clients
- ❖ To take appropriate actions and ensure that promises are kept
- ❖ To prevents minor disagreements developing into more serious disputes

## 3. Mechanism for complaints and Officer Hierarchy:

Complainant/concerned person can lodge his/her grievance through any of the following channel:

Escalation Level	Officer / Authority	Typical Responsibility	Mode
Level 1 (Internal)	Grievance Redressal Officer (GRO) / Nodal Officer	Initial complaint intake & resolution within 30 days	Email/Notice/Call/office visit/Website (Information given at the website)
Level 2 (Internal)	Chief Compliance / Senior Management /	Final internal escalation and resolution within 30 days	Email/Notice at the email address i.e. <a href="mailto:info@universalfingrowth.com">info@universalfingrowth.com</a> Or call at 9358868222
External	<ul style="list-style-type: none"> <li>• RBI Regional Office (Supervisory Department)</li> <li>• Consumer Courts / Legal Forums</li> <li>• Any other statutory authority permitted under law</li> </ul>	Independent external adjudication	Visting the regional office/ Lodging complaint on rbi portal/Email/Notice etc.

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#### 4. Process of resolution of Grievances:

Level	Officer Authority /	Mode of Complaint	Action to be Taken	Resolution Timeline	When Customer May Escalate
Level 1 (Internal)	Grievance Redressal Officer (GRO) / Nodal Officer	Phone, Email, Website Form, office Visit	<ul style="list-style-type: none"> <li>• Register complaint</li> <li>• Investigate issue in detail</li> <li>• Coordinate with internal departments</li> <li>• Provide fair and timely resolution</li> <li>• Update customer with outcome</li> </ul>	Within 30 working days	If not resolved within 30 working days <b>or</b> customer disagrees with resolution
Level 2 (Internal)	Compliance Senior Management /	Escalation email or written complaint	<ul style="list-style-type: none"> <li>• Review Level 1 handling</li> <li>• Final authority</li> <li>• Independent review of entire case</li> <li>• Provide final written communication</li> </ul>	Within 30 working days	If customer still disagrees → may approach statutory/legal forums (Since Ombudsman is NOT applicable)

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## 5. Consumer Protection Committee:

The committee is as follows for the protection and redressal of consumer complaints:

Name	Designation
Nidhi Khanna	Sr. Manager-Operations & Admin & Grievance redressal officer/Nodal Officer
Anjali Vijayvergiya	Company Secretary
Kartik Ghiya	Sr. Executive -IT

### Grievance Redressal Officer/Nodal officer:

**Name:** Mrs. Nidhi Khanna

**Designation:** Grievance redressal officer/Nodal Officer

**Office address:** 84-B, Dhuleshwar Garden, Sardar Patel Marg, C-Scheme, Jaipur-302001,

**Email Id:** [nidhi.khanna@universalfingrowth.com](mailto:nidhi.khanna@universalfingrowth.com)

**Contact No:** +91-7357705444

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