

Process/Flowchart of Grievance Redressal Mechanism

In reference to the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 as amended from time to time, and the correspondence/communication from Reserve Bank of India from time to time, we separately enclose the process/flowchart clearly outlining the procedure for lodging a complaint with the customer care executive/branch manager/nodal officer or any other officer of Nipun Projects and Finance Private Limited, as the case may be:

In order to effectively understand and address customer grievances, the Company has the following channels of communication:

Level 1

1. Approach the respective Branch Managers where the customer has availed the service for a resolution.
2. Email us their grievances/request at customercare@optimoloan.com

Customers can also call us/write to us as per below details:

Mr. Vishal Laxmeshwar

Nipun Projects and Finance Private Limited - Customer Service Department

Corporate Office: 3rd Floor, 448, 17th Cross Road, Sector 4, HSR Layout, Bengaluru, Karnataka - 560102

Contact No: 7996-796-796

Level 2

A robust escalation matrix is set up as under:

In case the customer did not receive any response from the customer care within a period of 20 days or if they are not satisfied with the response from customercare@optimoloan.com, then escalation can be made to:

Mr. Shreenivas Hegde

Grievance Redressal Officer

Email: grievance@optimoloan.com

Contact No. 9964164700

Level 3

Further, in case the customer did not receive a response within 20 days from the date of escalation/ is not satisfied by the response provided by the Grievance Redressal Officer, then the customer can approach the RBI Ombudsman. The details of as provided below:

S No	Centre	Address
1	New Delhi	C/o Reserve Bank of India, 06, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23313359

2	Bengaluru	C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221
3	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax. 25395488

Review and Monitoring:

The Grievances raised by customers are being reviewed by the Management on a continuous basis. The GRM is hosted on the website of the Company and the same will also be displayed at all the branches of the Company. The GRM will be reviewed by the Board of Directors periodically as and when required.