Agrim Fincap Private Limited

Grievance Redressal Policy

INTRODUCTION:

Agrim Fincap Private Limited (hereinafter referred as "the Company"), incorporated with Ministry of Corporate Affairs on April 17, 1995 having Company Identification Number U74899DL1995PTC067419 having registered office at 276, First Floor, Gagan Vihar, Shahdara, Delhi - 110051 and also registered as Non-Banking Financial Company (NBFC), – Investment and Credit Company (NBFC-ICC). The Company is categorised under the Base Layer as a Non - Deposit Taking, Non-Systemically Important NBFC having registration No. B-14.02333.

The Company provide leverage technology to transform the lending experience - delivering fast, seamless access to credit tailored to your needs, without the burdens of complex procedures.

In compliance of RBI Master Direction – Non-Banking Financial Companies (Responsible Business Conduct) Directions, 2025, RBI/DOR/2025-26/362DOR.MCS.REC.No.281/01-01-039/2025-26 dated November 28, 2025, or any successions thereof, the Board has approved the Grievance Redressal Mechanism aligning with requirement of recent guidelines, directions and circulars.

The Company acknowledges that adherence to the principles of responsible business conduct, customer fairness, transparency, accountability, and effective grievance redressal constitutes a fundamental regulatory obligation and an essential element of sound corporate governance and sustainable financial operations. The Company further recognises that such principles require active oversight by the Board of Directors, effective implementation by senior management, and consistent application across all products, services, employees, agents, and outsourced service providers.

Accordingly, this Policy is established to give effect to the aforesaid regulatory requirements and to ensure that the Company conducts its business in a manner that is fair, ethical, transparent, and fully aligned with the applicable RBI regulatory framework.

It is essential that grievances of the customers are given due consideration and quick action is taken to resolve the same. To provide efficient and enhanced services to the customers and resolution of their grievances, the Company has adopted this Grievance Redressal Policy providing effective Grievance Redressal Mechanism.

The Company shall ensure that all disputes arising out of the decisions of the functionaries are heard and disposed of at least at the next higher level.

The Company shall have a robust grievance redressal mechanism that shall not be compromised in any manner on account of outsourcing, i.e., responsibility for redressal of customers' grievances related to outsourced services shall rest with the NBFC.

GRIEVANCE REDRESSAL OFFICER(S):

The Board of Directors of the Company has appointed Mr. Vikas Mandav as the Grievance Redressal Officer (GRO) of the Company. The GRO is responsible for the overall functioning of the Company's grievance redressal mechanism and for addressing customer complaints and grievances in a timely and efficient manner.

Further, Mr. Amit Mittal has been appointed as the Nodal Grievance Redressal Officer (NGRO) to handle grievances that are escalated beyond the Grievance Redressal Officer and to ensure appropriate review and resolution of such matters.

GRIEVANCE REDRESSAL PROCEDURE:

Any customer/borrower having any grievance / complaint with respect to the product and service offered by the Company may contact/reach us in the following manner:

The concerned borrower may file a complaint with the company via email in writing at care@agrimfincap.com. Our team will respond to your queries within 7 days of filing the complaint. You may also contact us at 1800-309-2760 for assistance.

In case your complaint is not resolved by our customer support team within 7 days of filing the complaint, you may escalate the matter to our Grievance Redressal Officer, Mr. Vikas Mandav, Tel No: 0120-4643707, email: gro@agrimfincap.com.

In case your complaint is not resolved by our Grievance Redressal Officer within 15 days of filing the complaint, you may escalate the matter to our Nodal Grievance Redressal Officer, Mr. Amit Mittal, Tel No: 0120-4643707; email: nodal@agrimfincap.com.

If the issue remains unresolved even after contacting our customer support and Grievance Redressal Officer(s):

In case of no resolution of complaint within one month from the date of filling complaint, the borrower may appeal to the Officer – In – Charge of the Regional Office of DNBS of RBI, New Delhi, Shri Rohit P. Das, Regional Director at Tel: +91-11-23325225; Fax: +91-11-23711250; Email: rdnewdelhi@rbi.org.in; Address: 6, Sansad Marg, New Delhi - 110001, India.

The above details are also available on our website at the contact us section at https://agrimfincap.com/contact.

LOAN FACILITY TO THE PHYSICALLY/VISUALLY CHALLENGED

The Company does not discriminate against physically or visually challenged applicants/customers while extending products and facilities, including loan facilities, on the grounds of disability. The Company also strives to assist such applicants/customers in accessing its services. Further, the Company has incorporated appropriate training programs for its staff on a periodic basis to enable them to effectively assist physically and visually challenged applicants/customers.

In case of any grievance with the product or services of the Company the applicant/customer should follow the process as specified in above para.

Further specifically in case of visually challenged applicant, they may contact our customer support at 1800-309-2760 to resolve their grievance.

RESPONSIBILITY OF THE BOARD

The Board will periodically review the compliance of this Code and the functioning of the grievance redressal mechanism at separate levels of management and on the basis of consolidated report of such reviews and in case of any change, the same shall be updated on our website https://agrimfincap.com/.