



ARYAMAN

FINANCE (INDIA) LIMITED

GRIEVANCE REDRESSAL POLICY

Author of the Policy	Anjali Gorsia Whole Time Director
Approved by	Board of Directors
Reviewed by the Board on	29/12/2025
Name of the entity	Aryaman Finance (India) Limited

INVESTOR GRIEVANCE REDRESSAL

At **Aryaman Finance (India) Limited (AFIL/ Company)**, we place great importance on transparency, ethical business conduct, and investor protection. We are committed to addressing investor and client concerns promptly and fairly, in accordance with the grievance redressal framework prescribed by the **Reserve Bank of India (RBI)** for Non-Banking Financial Companies (NBFCs).

This policy applies to all customers who are availing the services of the Company

Grievance Redressal Mechanism

Our grievance redressal mechanism is designed to ensure that every investor or client complaint is acknowledged, investigated, and resolved in a transparent and time-bound manner.

You may register your grievance through the following channels:

Step 1	<p>Register Your Complaint Grievance Redressal Officer</p> <p>If you have any complaint or grievance relating to our products, services, or conduct, please contact:</p> <p>Grievance Redressal Officer Aryaman Finance (India) Limited 60, Khatau Building, Ground Floor, Alkesh Dinesh Modi Marg, Fort, Mumbai – 400001 Email: ig@aryamanfinance.co.in Phone: +91-22-2267 0060</p> <p>All grievances will be acknowledged within 2 working days, and we aim to provide a final response within 30 working days from the date of receipt</p>
Step 2	<p>Escalation to the Management of the Company</p> <p>If you are not satisfied with the response received, or if your issue remains unresolved after 30 working days, you may escalate the matter to the Company Secretary and Compliance Officer and/or Directors of the company.:</p> <p>Aryaman Finance (India) Limited 60, Khatau Building, Ground Floor, Alkesh Dinesh Modi Marg, Fort, Mumbai – 400001 Email: compliance@aryamanfinance.com</p> <p>The Company Secretary and Compliance Officer, and/or Directors will ensure that your concern is examined independently and resolved at the earliest. All grievances will be acknowledged within 2 working days, and we aim to provide a final response within 30 working days from the date of receipt.</p>
Step 3	<p>Escalation to the Reserve Bank of India (RBI)</p> <p>If the complaint/dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of DNBS of RBI under whose jurisdiction the Company is registered at the below-mentioned address:</p> <p>The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Main Building, Mumbai Regional Office, Fort, Mumbai - 400 001</p>

Telephone: 022- 22603644
(<https://www.rbi.org.in/commonman/english/scripts/AgainstRBI.aspx>)

Our Commitment

- Every grievance is handled with **fairness, confidentiality, and accountability**.
- All complaints are **recorded, tracked, and monitored** until final resolution.
- AFIL continually works to strengthen its **customer service standards and grievance response systems**.

Response Timelines

Stage	Action	Timeline
Step 1	Acknowledgement of complaint	Within 2 working days
Step 2	Resolution by AFIL	Within 30 working days
Step 3	Escalation to RBI Regional Office	After 30 working days (if unresolved)

Policy Disclosure

Aryaman Finance (India) Limited adheres to the **Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, including any statutory amendments thereof**, and other applicable guidelines to ensure transparent and responsible financial practices.

Facilities for the physically/visually challenged by NBFCs

NBFCs shall not discriminate in extending products and facilities, including loan facilities, to physically/visually challenged applicants on grounds of disability. All branches of NBFCs, if any, shall render all possible assistance to such persons for availing of the various business facilities. NBFCs shall include a suitable module containing the rights of persons with disabilities guaranteed to them by the law and international conventions, in all the training programmes conducted for their employees at all levels. Further, NBFCs shall ensure redressal of grievances of persons with disabilities under the Grievance Redressal Mechanism already set up by them.

Reporting to the Board of Directors

A Summary of the Customer Grievance Report, along with actions initiated and the status of the Complaint shall be reported to the Board of Directors every quarter. The report shall contain information like the total number of complaints received, resolved and pending, with reasons thereof and any other material information, as required.

Amendment

The Board of Directors of the Company reserves the power to review and amend this Policy from time to time, subject to revision/amendment in accordance with applicable laws as may be issued by relevant statutory, governmental and regulatory authorities, from time to time. In case of any amendment(s), clarification(s), circular(s), etc. issued by the relevant statutory, governmental and regulatory authorities that are not consistent with the provisions laid down under this Code, then such amendment(s), clarification(s), circular(s), etc. shall prevail upon the provisions hereunder.
