

# **EPIMONEY PRIVATE LIMITED**

## **Policy on Grievance Redressal Mechanism**

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### Detailed Policy Document

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<b>Version</b>	<b>Policy changes</b>	<b>Document Author</b>	<b>Approval Date</b>	<b>Approved By</b>
V1	Initial Policy	Epimoney Compliance Team	January 12, 2020	Board of Directors
V2	Changes as per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023	Epimoney Compliance Team	February 13, 2024	Board of Directors
V3	Changes in GRO details	Epimoney Compliance Team	November 18, 2024	Board of Directors
V4	Amendments as per Regulatory requirement	Epimoney Compliance Team	June 7, 2025	Board of Directors
V5	Amendments as per Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025	Epimoney Compliance team	March 16, 2026	Board of Directors
V6	Regulatory Amendments	Epimoney Compliance team	April 28, 2026	Board of Directors

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## 1. **INTRODUCTION:**

FlexiLoans is a trusted digital lending platform owned and operated by Epimoney Private Limited, a Reserve Bank of India (RBI) registered Non-Banking Financial Company (NBFC) (“Company” or “We” or “Our” or “Us”). This Policy on Grievance Redressal Mechanism (“Policy”) has been drafted in line with the Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025.

## 2. **OBJECTIVE:**

- a. The objective of this Policy of the Company is to ensure the fair and equal treatment to all its customers without any bias irrespective of caste, creed, race, gender, special abilities on all occasions.
- b. The resolution of grievances is within defined Turn Around Time (TAT).

## 3. **KEY PRINCIPLES OF THE POLICY**

The Policy aims at minimising instances of customer complaints and grievances through proper service delivery and review mechanism. It ensures prompt redressal of customer complaints and grievances based on the following principles:

- a. Complaints raised by customers are dealt with courtesy and without undue delay. The grievances should be resolved in a timely manner and the estimated time to resolve should be communicated to customers.
- b. All customers are to be treated fairly and without bias at all times.
- c. Customers are fully informed of all avenues to register their queries and complaints and escalate their complaints/ grievances within the Company (which shall include online and offline modes of communicating their queries/ complaints) and their rights to alternative remedy, if they are not fully satisfied with the response of the Company to their complaints.
- d. The Company’s employees and outsourced agencies (if any) shall act in good faith and without prejudice to the interests of the customer and within the laid down policies and guidelines of the Company.
- e. The Grievance Redressal Mechanism as provided in this Policy will also deal with the issues relating to services provided by the outsourced agency and Lending Service Providers (LSP), if any. Further, a time limit of 30 days shall be given to the customers for preferring their complaints/ grievances with respect to the outsourcing agency and LSP.
- f. The Company shall also ensure that there is a suitable Nodal Grievance Redressal officer appointed by LSPs, if any, to deal with FinTech/ digital lending related complaints.
- g. The framework laid down shall ensure that all disputes arising out of the decisions of Company’s functionaries are heard and disposed of at least at the next higher level. In case of digital lending, where LSPs are involved, the ultimate responsibility of resolving customer grievances shall always be of the Company.
- h. Minimizing complaints regarding updating of credit information of the Customer with Credit Institutions and Credit Bureau reporting.
- i. A summary of the customer grievance reports along with the actions initiated would be reported to the Board alongwith the detailed root cause analysis on a quarterly basis. The report shall contain information such as the total number of complaints received, disposed of and pending, with reasons thereof, which will be placed before the Board for their information/ guidance.

#### 4. BOARD REVIEW OF GRIEVANCE REDRESSAL MECHANISM

The Board of Directors shall review the functioning, effectiveness and adequacy of the Grievance Redressal Mechanism at least on a quarterly basis. Such review shall include, inter alia, analysis of complaint trends, ageing of complaints, root cause analysis, systemic deficiencies identified, and corrective / preventive measures implemented.

#### 5. GRIEVANCE REDRESSAL DAY:

The Company shall designate the 5th of every month, or the next succeeding day in case 5th falls on a holiday as the “Grievance Redress Day”, to be observed at its registered and corporate office. On this designated day, Customers with grievances may visit the head office located at 7th Floor, South Annexe, Tower 2, One World Centre 841, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra, India, 400013 without prior appointment to raise their concerns during the working hours of the Company i.e. from 10:00 am to 7:00 pm.

The Grievance Redressal Officer shall be available to engage with such Customers, ensuring that all grievances are acknowledged, recorded, and resolved in a timely manner. The Company may consider increasing the frequency of the Grievance Redressal Day depending on the volume or nature of grievances received.

#### 6. ESCALATION MATRIX

The Company has multiple channels of communication and customers can use any of the following modes to raise or escalate a complaint with Us. Details of the escalation matrix are as below:

LEVELS	CONTACT PERSON/ TEAM	MODE THROUGH WHICH THE CUSTOMERS MAY CONNECT	TAT FOR GRIEVANCE RESOLUTION
<b>Level 1</b>	Customer Service Team	<b>Mobile App</b> - 'FlexiLoans: Business Loan App,' available on Google Play Store. <b>Customer Portal:</b> <a href="https://flexiloans.com/grievance-redressal-mechanism">https://flexiloans.com/grievance-redressal-mechanism</a> <b>Email</b> - customer can write to Us at <a href="mailto:myaccount@flexiloans.com">myaccount@flexiloans.com</a> <b>Telephone</b> - Customers can call Us on toll free number: 022 - 68219595 (Telephone Lines are open on 10:00 am to 7:00 pm Monday to Saturday except National Holidays). <b>By post</b> - Customers can post to Us at: Epimoney Private Limited (FlexiLoans), Unit no UG- 002, Building known as 05GBD, Plant 5, Godrej Business District, Vikhroli West, Mumbai 400079.	Within 07 days from the date of receipt of customer complaint.
<b>Level 2</b>	Customer Service Head	If the customer does not receive a response from the Customer Service Team within 7 (seven) days of making a representation, or if the customer is not satisfied with the response received from the Customer Service Team, the customer may reach the Customer Service Head on the telephone number or post or through email, at the below mentioned address: <b>Email:</b> <a href="mailto:krishna.kambli@flexiloans.com">krishna.kambli@flexiloans.com</a> <b>Telephone</b> – 8424013731 (Lines are open from 10:00 am to 7:00 pm Monday to Friday except	Within 14 days from the date of receipt of customer complaint.

		National Holidays). <b>By post</b> - Epimoney Private Limited (FlexiLoans), Unit no UG - 002, Building known as 05GBD, Plant 5, Godrej Business District, Vikhroli West, Mumbai 400079.	
<b>Level 3</b>	Grievance Redressal Officer (GRO)s	<p>If the grievance is not resolved by the Customer Service Head within 14 days from the date of receipt of consumer complaint(s) or if the customer is not satisfied with the resolution provided by the Customer Service Head of the Company, the customer can escalate the grievance with the Company's GRO, the details of which are provided below:</p> <p><b>Name of the Grievance Redressal Officer:</b> Ms. Pranaali Sawant Email id: <a href="mailto:nodal.grievance@epimoney.com">nodal.grievance@epimoney.com</a></p> <p><b>Address:</b> Epimoney Private Limited (FlexiLoans) 6th Floor, South Annexe, Tower 2, One World Centre, 841, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra – 400 013.</p> <p><b>Telephone-</b> Customers can call Us on Our toll-free number @ <b>8879758863</b></p> <p>*Telephone Lines from Monday to Friday between 10:00 am to 6:00 pm, except on National Holidays.</p> <p><b>Note:</b> Please note that a grievance can be escalated to the GRO only when the complaint is not resolved by the Customer Service Head within the prescribed TAT or if the customer is not satisfied with the resolution provided by the Customer Service Head of the Company. Customer shall keep the ticket number (allocated against the grievance by customer service team) in record and shall provide the same to the GRO for grievance escalation.</p>	Within 30 days from the date of receipt of complaint.

\* The number of days as stated in the above table for the escalation of complaint at different levels shall be computed from the first date the complaint is raised with the Company's contact team i.e. Customer service team.

If a customer does not receive any response within 30 days from the Company from the date of complaint being raised or is not satisfied with the resolution of their complaint, they may write to the **RBI Ombudsman** through any of the touchpoints mentioned below:

**Post:** Deputy General Manager, Department of Non-Banking Supervision, Reserve Bank of India, Post Box No. 40, Chennai Post Office, Chennai.

**Website:** Online compliant management system at <https://cms.rbi.org.in>

**Telephone:** Call Centralized Receipt & Processing Centre (CRPC) at their toll-free helpline number @14448 to know how to file a complaint and check the status of a filed complaint.

If a customer is not satisfied with the resolution of complaints pertaining to updating of credit information to the Credit Bureaus or the customer itself for a period of 30 days, the Customer shall be entitled to compensation amounting to INR 100/- per day of such delay from the Company.

The customer can lodge a complaint related to **unauthorized acceptance of deposits/schemes** of various kind and fake emails at <https://sachet.rbi.org.in/home/index>

**For FinTech/ Digital Lending related complaints:** For any complaints related to Fintech/ digital lending, contact us/ write to us at:

**Grievance Redressal Officer:** Ms. Pranaali Sawant

**Contact Number:** 8879758863– 10:00 am to 6:00 pm (Monday to Friday except National Holidays)

**Email ID:** [nodal.grievance@epimoney.com](mailto:nodal.grievance@epimoney.com)

## 7. **CUSTOMER GRIEVANCES RELATING TO CREDIT INFORMATION REPORTING**

The Company shall address grievances relating to credit information furnished to Credit Information Companies (CICs) including disputes relating to:

- i. Incorrect reporting of loan status.
- ii. Delays in updating closure status.
- iii. Incorrect Days Past Due (DPD) reporting.
- iv. Non-updation of settled / written-off status.
- v. Identity-related reporting errors.
- vi. Any other grievances not covered above.

Upon receipt of such complaint:

1. The Company shall acknowledge the complaint and verify internal records.
2. If discrepancy is identified, necessary correction shall be initiated with the concerned CICs within prescribed regulatory timelines.
3. The customer shall be informed of the status of the dispute and corrective action taken.
4. In cases where the complaint is found to be valid, correction shall be carried out without delay and confirmation shall be shared with the customer.

The Company shall maintain records of all credit information disputes and report the same to the Board as part of the quarterly grievance review.

## 8. **TRAINING STAFF FOR IMPROVEMENT IN SERVICE AND HANDLING COMPLAINTS**

The Company understands the importance of providing adequate training for their staff to handle complaints/ grievances with courtesy, empathy and promptness. In order to achieve the same, the Company shall conduct training programs regularly for staff on customer service and efficient handling of grievances.

## 9. **POLICY REVIEW**

The Policy will be approved/ amended/ reviewed by the Board of Directors at periodic intervals to determine the compliance with Fair Practice Code and the effectiveness of grievance redressal mechanism as the case maybe. This Policy shall be reviewed by the Board at least once in a year or in between, if required, as per changed market scenario and/ or statutory guidelines including applicable directions, instructions, guidelines or orders issued by the RBI.