

Borrower Complaint Escalation Matrix

Customers who wish to submit complaints/feedback regarding any issue can use the following channels:

Level 1: Customer Relationship Manager / Branch Manager

Please contact the Customer Relationship Manager or Branch Manager at the branch.

Timings: On working days from 9:00 AM to 5:00 PM.

Level 2: Customer Service Help Desk

If you are not satisfied with the response received from the branch or do not receive any response within 5 working days, please call our help desk representatives to register your complaint.

Helpline Number: 1800 890 5626

Timings: Monday to Friday from 9:30 AM to 5:00 PM.

Level 3: Grievance Redressal Officer

If you are not satisfied with the response from the Customer Service Help Desk or do not receive any response within 15 days, please call or write to the Grievance Redressal Officer. You will receive a response within 5 working days from the date of receipt of the complaint.

Mrs. Gunjan Gupta

Radhya Microfinance Private Limited

Address: MIG 29, Ram Ganga Vihar Extension, Moradabad-24400, Uttar Pradesh

Phone Number: +91-591-3511185

Email: grievance@radhyamfin.com

Level 4: Self-Regulatory Organization (SRO)

If the issue is not resolved within 7 working days, you can escalate the complaint to the **Self-Regulatory Organization (SRO):**

Microfinance Institutions Network (MFIN)

Grievance Redressal Officer

403-404, 4th Floor, Emaar Palm Springs Plaza, Golf Course Road, Sector-54, Gurgaon-122003

Toll-Free Number: 1800-102-1080

Level 5: RBI General Manager

Department of Supervision (DOS)

Reserve Bank of India

Post Box No. 82/142,

Mahatma Gandhi Road, Kanpur-208001, Uttar Pradesh

Review of Complaints

The company's senior management will review complaints periodically. Once every quarter, the company's Board of Directors will analyze and discuss the complaints received during the quarter.