

1. GRIEVANCE REDRESSAL AND CUSTOMER SUPPORT MECHANISM

a. Grievance Redressal Authority and the Process

Any of the Director / or an authorized person shall be appointed as a "Principal Officer" for the grievances.

b. Grievance Redressal Methods and Mechanism(s)

The Grievance Registration and acceptance shall be through:

1. Either the letter of representation
2. Either the e-mail or telephone compliant
3. The complaint through the Text message of the Firm's Internal communication network.
4. Or Oral compliant of the client to any of the Audit Committee member

c. Involved Parties in the Grievance Redressal procedure(s)

All the Grievances received shall be reviewed initially by the Principal Officer and such grievances and resolution process shall also be monitored and updated to the Chief Executive Officer on a regular basis.

The Involved Parties are:

1. Principal Officer of the grievance procedure(s)
2. Reserve Bank ombudsman authority
3. Arbitration and conciliation authority appointed by the Reserve Bank of India.
4. Courts of India (if may escalate)

d. Grievance Redressal Procedure within the Organization

a. Any dispute arising out of any loan, or its terms and conditions shall be dealt as follows:

- a. **Loan amounts up to ₹50,000/-:** The Head / Manager of operations shall discuss and resolve the dispute and report the same to Mr. Narravula Nageshwara Rao, AGM (Finance & Accounts) of the Company (or) Mr. Praveen Kadiyala, Senior Manager (Risk & Compliance) within 30 days of dispute arousal.
- b. **Loan amount above ₹50,000/-:** The Head / Manager of operations shall bring the issue to Mr. Narravula Nageshwara Rao, AGM (Finance & Accounts) of the Company (or) Mr. Praveen Kadiyala, Senior Manager (Risk & Compliance) of the Company and both should discuss and resolve the dispute and report the same to the Board of Directors at the ensuing meeting.
- c. A consolidated report of the review of disputes mentioned above should be placed before the Board of Directors accordingly.

b. The Company has adopted Grievance Redressal Mechanism. In case a Company's staff is involved in any kind of misbehaviour, disciplinary action against such staff shall be taken immediately. All the clients have access to our executive(s) to address the needs / issues of the clients immediately.

- c. To ensure that all disputes arising out of the decisions of the Company's functionaries are heard and disposed of at least at the next higher-level, clients may contact the client grievance cell as follows:

Designation	Grievance Redressal Office / Principal Office – Grievances
Contact Number	Tollfree / Tel: 040-23301095 (The Contact number have been allocated exclusively to the Grievance Cell Officer. Calls will be taken between 10.00 am to 5.00 pm) on all working day(s) and at the time of making such calls; client needs to provide details such as Client ID, Loan Number etc.
Grievance Redressal Officer(s)	Mr. Narravula Nageshwara Rao (AGM Finance & Accounts) (or) Mr. Praveen Kadiyala (Senior Manager – Risk & Compliance)
Email ID:	contact@heritagefinlease.com
Letter Desk:	Office of the CEO sir, Heritage Finlease Limited

All the grievances shall be attended within 48 hours of the complaint for all the complaints received over phone and for all the grievances given in in the Compliant box will be addressed within a week to fortnight time on a case-to-case basis.

e. Procedure(s) for approaching the Grievance Redressal

The Grievance shall be resolved accepted with an acknowledgement of receipt for the same and each received grievance shall be resolved with in the 48 working hours upon receipt.

The grievance redressal stages shall be at Four-layered and the timeline(s) for such level(s) shall be:

- | | | |
|--|---|-----------------|
| 1. Executive Level | - | within 48 Hours |
| 2. Manager Level | - | within 7 days |
| 3. Principal Officer / Chief Executive Level | - | within 30 days |
| 4. Board Level | - | -within 91 days |

If any of the registered grievance not resolved within the stipulated timeline(s) the Customer with the following evidence may either write to the Reserve Bank's Ombudsman cell (or) may call and give complaint accordingly at the following:

Reserve Bank of India

Regional Office - Hyderabad

NBFC Ombudsman Cell

And the address and details are available in the following link in detail:

<https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018.pdf>