

GRIEVANCE REDRESSAL POLICY

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Policy Owner	Speel Finance Company Private Limited
Approved by	Board of Directors

Speel Finance Company Private Limited (“the Company” or “Speel”) is committed to conducting its business with utmost integrity, honesty, and adherence to the highest ethical standards in all dealings with its customers. In strict compliance with the guidelines mandated by the Reserve Bank of India (“RBI”) for Non-Banking Financial Companies (NBFCs), specifically concerning the adherence to the Master Direction - Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025, as issued and amended by the Reserve Bank of India from time to time, the establishment of a robust, internal grievance redressal framework is required, hence the Company has formulated this **Grievance Redressal Policy** (“Policy”).

Policy Objectives

This Policy is designed to:

- **Foster a customer-centric environment** and ensure unwavering compliance with all regulatory standards.
- **Enhance overall customer satisfaction** by providing clear, effective mechanisms.
- **Systematically receive, register, and resolve** the complaints and grievances of its customers with respect to the Company’s products and services.

Scope of Policy

This Policy applies to all the offices of the Company, employees, and representatives of Speel covering interactions with prospective, current, and former customers across all products and services offered.

The Policy is also applicable across all the Customer touch points, business segments of the company and the entities engaged under outsourcing arrangement, if any.

Principles of Grievance Redressal:

- ✓ Customers be treated fairly at all times.
- ✓ Grievances raised by customers are dealt with courtesy, efficiency and swiftly, not exceeding the prescribed time lines.
- ✓ Speel employees shall act in good faith and without prejudice to the interests of the customer and as per the laid down policies and guidelines of the Company.
- ✓ Customers will be given information of avenues to escalate their complaints / grievances within the organization and their rights to alternative remedy if they are not fully satisfied with the response of the Company to their Grievances.

Framework and Transparency

This Policy establishes a definitive, transparent, and fair procedure for addressing customer grievances. It further serves to inform and educate Customers about the appropriate channels to **raise**



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Website: www.speelfinance.com

Email: company@speelfinance.com

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a grievance with the Company, the different escalations within the Company and, subsequently, with RBI, if necessary.

The Company has laid down the appropriate grievance redressal mechanism to resolve grievances raised by its customers and the mechanism also ensures that any disputes arising out of the resolution provided are heard and disposed of in a timely manner.

Responsibilities of Grievance Redressal Committee

- To oversee & guide the implementation of service enhancement initiatives across the Company.
- The Committee shall oversee and ensure the delivery of excellent customer service by the Company, including:
 - Developing and implementing customer service strategies
 - Monitoring customer feedback and complaints
 - Identifying areas for improvement and implementing corrective actions
 - Ensuring compliance with customer service standards and regulatory requirements
- To ensure the correct tagging i.e. Query / Request / Complaints of the cases received by the company on a monthly basis.
- To ensure all the cases are resolved with appropriate responses within the given TAT. In case of any breach of TAT, seek clarification and reason for such TAT breach.
- To review the quarterly MIS reports with root cause analysis of all Query/Request/Complaints, along with presentation to the board.
- Highlight anomalies if any are identified and provide necessary feedback to the senior management.
- Meeting once every quarter to review customer complaints, regulatory mandates, policy decisions, and Company's performance on initiatives to enhance customer experience.
- Review the MIS on a quarterly basis and directing senior management for corrective measures.

Role of the Board

To review the following:

- a) On an annual basis, the Customer Grievance Redressal mechanism.
- b) Process improvement for redressal of grievances;
- c) On periodic basis, the overall performance of the complaint management system,
- d) Results of audit conducted by the Grievance Redressal & Audit Committee of redressal of Grievances process and lapse reported, if any during the year.
- e) Review outcome of all the Query/Requests/Complaints received by the company., including the discussion on any specific complaint category that has increased along with root cause analysis outcome.

Website/Branch display

The name and contact details of GRO are being displayed on website for the benefit of customer and in line with the Guidelines.



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Grievance Redressal Mechanism/ Channels for lodgement of Query/Request/Complaint

1. Customer Support

Any customer having a query/request/complaint with respect to the product and services offered by Speel Finance Company Private Limited (hereinafter referred to as 'the Company') may write to the Company's customer support through any of the following channels:

Email- care@support.speelfinance.com

Phone - 8064893000

If you are unsatisfied with the customer support or your issue has not been handled satisfactorily, you may reach out to the Grievance Redressal Officer.

2. Grievance Redressal Officer

Customers are requested to first raise their concerns through any of the channels mentioned above in customer support. And if the same is not resolved within 14 days or if the customer is not satisfied with the solution provided by the customer support, then the customer may follow below escalations for resolving any issue:

Name: Ms. Annie Kaur Dhanjal

Contact: 8799916138

Email ID: support@speelfinance.com

The Grievance Redressal Officer may be reached on the number provided above anytime between 10:00 AM and 7:00 PM from Monday to Saturday (except public holidays) or through the E-mail address mentioned above. The Grievance Redressal Officer shall endeavour to resolve the grievance within a period of 14 (fourteen) days from the date of receipt of a grievance.

3. Principal Nodal Officer

In case the complaint is not resolved within a period of 14 days or if the customer is not satisfied with the solution provided by the grievance redressal officer, then the customer may approach to the 2nd level of escalation as per the details mentioned below:

Name: Mr. Augustin Babu

Contact: 9284209814

Email ID: nodal@speelfinance.com

What details need to be provided:

Customers are requested to necessarily provide necessary loan details i.e. Loan Account Number, Details of Feedback/ Suggestion/ Complaint and registered Contact Information including phone no. & e-mail ID while lodging communication with the Company.

3. When to expect a reply

The Company shall endeavour to address/respond to all queries/grievances within reasonable time and keep the customer informed about the status of their complaints. Each customer's query/complaint being unique in nature, may take up to 14 days for complete resolution after investigation.



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Other channels

In case the Customer does not receive any response from the Company or if the Complaint / Grievance is not resolved within a period of 30 days from its date of receipt, the Customer may approach the Consumer Education and Protection Cell for Redressal with Reserve Bank of India at the following address:

Officer-in-charge,
Reserve Bank of India,
Regional Office, DNBS, Third floor, opp. Mumbai Central Station,
Byculla, Mumbai – 400 008

A complaint can also be lodged through RBI's CMS portal at the following link:

<https://cms.rbi.org.in/cms/indexpage.html#eng>

Further, the Customer can also lodge a complaint through the SACHET portal at the following link:

<https://sachet.rbi.org.in/Complaints/Add>

Internal Machinery of the Company

1. The Company has multiple channels by which its customers can contact the Company. Any communication received on these channels is then classified as "Query" or "Service Request" or "Grievance" by a Customer Support Team executive.
2. The Company deals with grievances received by it directly.
3. The Company maintains a track of all the requests received, with a summary of the complaint received from the customer, date of receipt of grievance, turn-around-time (TAT) in which response was given to the customer and a field to enter the comments of the case, if communication has happened by mail, a pdf of the mail communication is kept in the records and linked to the tracker which is maintained by the Grievance Redressal Officer. If the communication has happened over call, the recording of the call is stored and a link to the audio recording is also provided in the tracker. In certain cases, where permitted by the customer, conversations on call may be recorded and stored for audit purpose.

Customer Grievances provide valuable feedback on quality of service. Company understands the importance of sensitizing staff to handle customer transactions/ requests with courtesy, empathy and promptness. Relevant staff is properly trained for handling complaints.

The modification/amendments/revisions, if any, made by RBI in norms/criteria/procedure, from time to time, shall construe to be part of this Policy.

This Policy will be reviewed at periodically intervals or as and when considered necessary by the Management of the Company, and will be revised based on extant regulatory guidelines from time to time.