

GRIEVANCE REDRESSAL POLICY

Hytone Merchants Private Limited ("the Company") believes Customer Service is extremely important for sustained business growth and for building a good reputation among its stakeholders. The Company operates in a fair and transparent manner by implementing the highest levels of integrity, honesty and ethical behaviour while in its operations while dealing with its customers ("Customers").

In compliance with the guidelines issued by the Reserve Bank of India ("RBI"), as applicable to Non-Banking Financial Companies, for maintenance of an appropriate grievance redressal mechanism within the organization to resolve the complaints and grievances of its customers.

This Grievance Redressal Policy ("Policy") sets out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company ("Complaints"), including but not limited to the Complaints in relation to the services provided by the service providers, third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company.

This Policy aims to provide a framework to deal with the Complaints of the Customers and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

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 Support Team agent.
2. The Company deals with Complaints received by it directly.
3. The Company also deals with Complaints that have been received regarding any issues relating to the services provided by Service Provider's engaged by the Company.
4. The Company also deals with any complaints against the Company which have been received by its Service Providers and are directly or indirectly related to the Company, and the same have been forwarded to the Company's Grievance

Redressal Officer for appropriate redressal. The Service Providers, particularly which are Lending Service Providers, must have a Grievance Redressal Officer at their level to deal with Fintech related queries or complaints.

5. The Company maintains a track of all the complaints 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 this tracker. 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.

Grievance Redressal Matrix

Level 1:

Grievance Redressal Officer: Mr. Suvro Das
E-mail ID: general@hytonefinance.com
Address: 87, Diamond Harbour Road, Kolkata 700038

The Company and the Grievance Redressal Officer shall endeavour to resolve all grievance within a TAT of 14 days from the date of receipt.

The Office Hours of the Grievance Redressal Officer are 10 AM to 7 PM, Monday to Saturday (except Public Holidays).

In case of dissatisfaction of with the resolution provided by the Grievance Redressal Officer or in case of not having received a reply from the Grievance Redressal Officer within the TAT, you may escalate your complaint to Level 2.

Level 2:

Nodal Officer: Mr. Dilip Naskar
E-mail ID: nodal@hytonefinance.com
Address: 87, Diamond Harbour Road, Kolkata 700038

When escalating the matter to Level 2 official, the Customer must share the details of his previous interaction at Level 1.

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, 15, Netaji Subhas Rd, Fairley Place,
B.B.D. Bagh, Kolkata, West Bengal 700001

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>

At all the branches / head office and website of the Company, notice has been put up informing the customers about the escalation mechanism and the Grievance Redressal Officer (including the name and contact details).

This Policy will be reviewed at quarterly 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.

A mechanism for conducting an internal audit of the cases handled by the Grievance Redressal Officer is also in place, whereby the Board has designated a Senior Management official to carry out an audit every two weeks. The audit will comprise of reviewing the functioning of the grievance redressal mechanism at the ground level and drawing a report on the same which shall be provided to the Board for its review.