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## GRIEVANCE REDRESSAL POLICY

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### **DHANRISE FINANCE PRIVATE LIMITED**

Non-Banking Financial Company – Base Layer (Non-Deposit Taking)

CIN: U64990UW2026PTC249231 | RBI Registration No.: 0037/2026  
Registered Office: 4th Floor, Plot No. A-23, Sector-9, Gautam Buddha Nagar, Noida,  
Uttar Pradesh, India, 201301

## Document Control

|                                  |                                                           |
|----------------------------------|-----------------------------------------------------------|
| <b>Title</b>                     | Grievance Redressal Policy                                |
| <b>Company</b>                   | Dhanrise Finance Private Limited                          |
| <b>Regulatory classification</b> | NBFC – Base Layer (NBFC-BL), non-deposit taking           |
| <b>Policy owner</b>              | Compliance Department                                     |
| <b>Version number</b>            | V1.0                                                      |
| <b>Effective date</b>            | 06-October-2026                                           |
| <b>Approved by</b>               | Board of Directors at its meeting held on 06-October-2026 |
| <b>Review frequency</b>          | Annually, or earlier upon any regulatory change           |

| <b>Version</b> | <b>Date</b>     | <b>Description of change</b>                       | <b>Approved by</b> |
|----------------|-----------------|----------------------------------------------------|--------------------|
| V1.0           | 06-October-2026 | Policy adopted by Dhanrise Finance Private Limited | Board of Directors |

## 1. Introduction and Objectives

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Dhanrise Finance Private Limited ("the Company") is a Non-Banking Financial Company registered with the Reserve Bank of India ("RBI") under Section 45-IA of the Reserve Bank of India Act, 1934. The Company does not accept public deposits and is classified in the **Base Layer (NBFC-BL)**.

Customer complaints are an important voice of the customer. The Company has framed this Customer Grievance Redressal Policy ("Policy") to lay down a framework for minimising and resolving customer grievances through a fair, transparent and time-bound redressal mechanism. The Policy is built on the following principles:

- Customers shall be always treated fairly and courteously, without any bias.
- Complaints shall be recorded, dealt with efficiently and resolved in a timely manner.
- Customers shall be informed of the avenues to escalate their complaints within the Company, and of their right to approach the Reserve Bank of India where a complaint is not resolved in time or the customer is not satisfied with the resolution.
- The Company shall comply with all regulatory requirements applicable to this function.

All communication in relation to complaints under this Policy shall be in writing (including email), and the Company shall respond in the language of the complaint as far as practicable.

## 2. Applicability

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This Policy shall apply to complaints and grievances received from customers in relation to products, services, transactions, conduct, communication, servicing, recovery, fees and charges, digital channels, third-party service providers or any other customer-facing activity of the Company. Matters that are sub judice or otherwise required to be handled under a separate statutory mechanism may be dealt with in accordance with applicable law and internal procedure.

## 3. Definitions

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- **Complaint / Grievance:** Any expression of dissatisfaction by a customer relating to a product, service, transaction, employee, representative, agent, service provider, process or decision of the Company that requires a response or remedial action.
- **Customer:** Any borrower, applicant, co-borrower, guarantor, user or other person availing or seeking to avail a product or service of the Company, as applicable.
- **Grievance Redressal Officer (GRO):** The officer designated by the Company to oversee grievance handling and escalation in accordance with applicable regulatory requirements.
- **Regulatory Complaint:** A complaint received through or referred to by a regulator, ombudsman, government authority, court or other competent authority.
- **Working Day:** Any day on which the registered office of the Company is open for business.

## 4. Grievance Redressal Mechanism

### A. Registration of Complaints

A customer may register a complaint through any of the following channels:

| Mode               | Details                                                                                                                                 |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Email              | <a href="mailto:grievance@ghanrise.in">grievance@ghanrise.in</a>                                                                        |
| Telephone          | 9216099493 (10:00 AM to 6:00 PM, Monday to Saturday)                                                                                    |
| Letter / In person | Customer Care, Dhanrise Finance Private Limited, 4th Floor, Plot No. A-23, Sector-9, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201301 |
| Website            | <a href="http://www.Dhanrise.in">www.Dhanrise.in</a> – Grievance Redressal section                                                      |

Customers should quote their loan application number / sanction letter number / loan account number and registered mobile number in every communication relating to the complaint. Complaints that do not disclose the identity of the complainant (anonymous complaints) will not be addressed under this mechanism. No fee or charge shall be levied on a customer for lodging a complaint.

### B. Addressing Customer Grievances

- Every complaint shall be entered in the Company's complaint register in the format given in Annexure 1 and assigned a unique reference number.
- An acknowledgement quoting the reference number, the name of the officer handling the complaint and the expected timeline shall be sent to the customer within 2 (two) working days of receipt.
- The complaint shall be examined by the concerned department, and a written reply / resolution shall be sent to the customer at the registered email address or postal address, keeping the customer informed of the status where resolution takes longer.
- The Company shall make facilities available at its registered office and at each of its branches, if any, for customers to lodge complaints in writing.
- The Company shall not discriminate in extending products and facilities, including loan facilities, to physically or visually challenged applicants on grounds of disability, and shall ensure redressal of grievances of persons with disabilities under this mechanism.
- Complaints relating to recovery practices, conduct of recovery agents or LSPs shall be treated as priority and examined by the GRO directly.
- Complaints forwarded by the RBI or any other authority shall be resolved within the timeline stipulated by that authority, and a reply shall be furnished to the authority as required.
- Where a complaint is rejected wholly or partly, the final reply shall state the reasons for rejection and inform the customer of the option to approach the RBI as per Section 5.

## 5. Escalation Matrix

**Level 1 – Customer Care:** If the customer has a query or wishes to register a complaint, the customer may contact the Customer Care Officer:

|                       |                              |
|-----------------------|------------------------------|
| <b>Contact person</b> | Customer Care Officer        |
| <b>Contact number</b> | 9257011357                   |
| <b>Email ID</b>       | customer.support@dhanrise.in |

A written reply / resolution will be sent to the customer within **7 (seven) working days** of receipt of the complaint.

**Level 2 – Grievance Redressal Officer:** If the customer is not satisfied with the response at Level 1, or does not receive a response within 7 working days, the customer may escalate the complaint to the Grievance Redressal Officer:

|                               |                                                                                        |
|-------------------------------|----------------------------------------------------------------------------------------|
| <b>Name &amp; designation</b> | Nivedita Pathak, Compliance Officer and Grievance Redressal Officer                    |
| <b>Address</b>                | 4th Floor, Plot No. A-23, Sector-9, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201301 |
| <b>Contact number</b>         | 9216099493                                                                             |
| <b>Email ID</b>               | grievance@dhanrise.in                                                                  |

The GRO shall send the final written reply to the customer within **30 (thirty) days** from the date the complaint was first received by the Company.

**Level 3 – Reserve Bank of India:** If the complaint / dispute is not redressed within a period of one month from the date it was first lodged with the Company, or the complaint is rejected, or the customer is not satisfied with the resolution, the customer may appeal to the Officer-in-Charge of the Regional Office of the Department of Supervision (DoS) of the RBI under whose jurisdiction the registered office of the Company falls:

|                           |                                                                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Details of officer</b> | Officer-in-Charge, Department of Supervision, Reserve Bank of India, RBI Kanpur.                                                                                                                       |
| <b>Address and email</b>  | Main Office Building, 1st Floor, Reserve Bank of India, Post Box No. 82/142, Mahatma Gandhi (M.G.) Road, Kanpur-208001, Uttar Pradesh<br><b>Email:</b> doskanpur@rbi.org.in   <b>Tel:</b> 0512-2305917 |
| <b>RBI CMS Portal</b>     | cms.rbi.org.in                                                                                                                                                                                         |

## 6. Display of Information

The Company shall prominently display the following, for the benefit of its customers, at its registered office, at each branch (if any) and on its website, in English and in the vernacular language understood by its customers:

- the name and contact details (telephone / mobile number and email address) of the Grievance Redressal Officer who may be approached for resolution of complaints against the Company;
- the escalation matrix and the detailed procedure of the grievance redressal mechanism; and
- the name and contact details of the Officer-in-Charge of the Regional Office of the DoS of the RBI, with the information that the customer may approach that office if the complaint is not redressed within one month.

A recommended format for the display notice is given in Annexure 2. This Policy shall also be hosted on the Company's website.

## 7. Grievance Redressal Officer – Particulars

The Board of Directors / senior management has designated the following official under this Policy:

| Particulars           | Grievance Redressal Officer                                      |
|-----------------------|------------------------------------------------------------------|
| <b>Name</b>           | Nivedita Pathak                                                  |
| <b>Designation</b>    | Compliance Officer                                               |
| <b>Contact number</b> | 9216099493                                                       |
| <b>Email address</b>  | <a href="mailto:grievance@ghanrise.in">grievance@ghanrise.in</a> |

Any change in the GRO or the contact details shall be updated on the website and in all display notices without delay. Where the Company has branches, senior management may designate officers at each branch to receive complaints, who shall report to the GRO.

## 8. Records and MIS

- The Company shall maintain a complaint register for each complaint: reference number, date of receipt, customer details, mode of receipt, nature / category, officer assigned, action taken, date of resolution and status.
- All complaint records and correspondence shall be preserved for the period required under applicable law, and in any case for not less than 5 (five) years from the date of closure of the complaint.
- The GRO shall analyse complaints for recurring issues and root causes and recommend corrective action in products, processes or staff conduct.

## **9. Review and Reporting to the Board**

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The GRO shall place a report on customer complaints before the Board of Directors on a quarterly basis, covering: the number of complaints received, resolved and pending at the beginning and end of the quarter; ageing of pending complaints; category-wise analysis; complaints received through the RBI or other authorities; root causes identified and corrective action taken.

The grievance redressal mechanism shall be reviewed annually, considering (a) process improvements in the redressal of grievances; (b) the overall performance of the complaint management process; and (c) the observations of internal audit on the grievance redressal process and lapses reported, if any, during the year.

## **10. Training to Staff**

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Based on the nature of complaints received and handled by the GRO, training shall be provided to the concerned staff and, where relevant, to LSPs and recovery agents, to raise awareness and reduce the occurrence of complaints. Front-line staff shall be trained to handle complaints courteously and resolve them at the first level wherever possible, without the need for further escalation.

## **11. Exceptions and Deviations**

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Any deviation from this Policy shall be permitted only where consistent with applicable law and approved under the Company's delegation framework. Material or repeated deviations should be documented, justified and reported to the appropriate governance authority.

## **12. Review and Amendment of the Policy**

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This Policy shall be reviewed by the Board of Directors at least annually. The Policy may be updated in consultation with the Grievance Redressal Officer and the Compliance Department, and the Board is authorised to amend or modify it to remain in line with the requirements of the RBI or any other statutory authority. In case of any conflict between this Policy and any applicable law or RBI direction, the applicable law or RBI direction shall prevail.

**ANNEXURE 1 – ILLUSTRATIVE COMPLAINT REGISTER**

| Ref. No. | Date | Customer Details | Mode of Receipt | Nature/Category | Officer Assigned | Action Taken | Due Date | Status | Root Cause / Action |
|----------|------|------------------|-----------------|-----------------|------------------|--------------|----------|--------|---------------------|
| [●]      | [●]  |                  |                 | [●]             | [●]              |              | [●]      | [●]    | [●]                 |

## ANNEXURE 2 – FORMAT OF GRIEVANCE REDRESSAL NOTICE FOR DISPLAY

### **DHANRISE FINANCE PRIVATE LIMITED**

#### **GRIEVANCE REDRESSAL MECHANISM**

For any complaint, please contact Customer Care at 9257011357 or [customer.support@dhanrise.in](mailto:customer.support@dhanrise.in). A reply will be sent within 7 working days.

If not satisfied, please write to our Grievance Redressal Officer: Ms. Nivedita Pathak, Compliance Officer, 4th Floor, Plot No. A-23, Sector-9, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201301, Tel: 9216099493, Email: [grievance@dhanrise.in](mailto:grievance@dhanrise.in).

If your complaint is not redressed within one month, you may appeal to the Officer-in-Charge, Department of Supervision, Reserve Bank of India, Kanpur Regional Office, Main Office Building, 1st Floor, Post Box No. 82/142, Mahatma Gandhi (M.G.) Road, Kanpur – 208001, Uttar Pradesh, [doskanpur@rbi.org.in](mailto:doskanpur@rbi.org.in) | **Tel:** 0512-2305917 or lodge a complaint at <https://cms.rbi.org.in>.