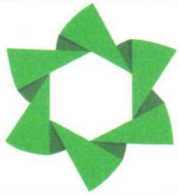


This document intends to sets out the approach of Grievance Redressal

POLICY ON GRIEVANCE REDRESSAL



KIRAN VYAPAR
LIMITED

Version No.: 5.00

Approved By: Board of Directors

Policy Owner : Company Secretary and CFO

Subject: Policy on Grievance Redressal	Original Issue Date : 15.10.2013	Effective Date : 20.05.2019
	1 ST Revision Date: 12.03.2016	Policy: 2.0
	2 ND Revision Date :20.05.2019	Policy No : 3.0
	Review & Revision Date 04.02.2023	Policy No : 4.0
	Reviewed & Revised Policy Effective Date 04.02.2023	
	Review & Revision Date 16.01.2024	Policy No 5.0
	Reviewed & Revised Policy Effective Date 16.01.2024	

Base Document	:	Policy on Grievance Redressal
Initial Document Prepared by	:	Mr. P.K Ojha
Functional aspects Checked by	:	Mr. P.K Ojha
Governing Guideline/Policy	:	Policy on Grievance Redressal

POLICY ON GRIEVANCE REDRESSAL

In order to redress the Grievances / Complaints of the borrowers, the Board of Directors of the Company has approved and adopted the policy.

The details of the policy is enumerated below:

1. A responsible senior officer of the Company will be nominated as the Grievance Redressal Officer (GRO), who will be responsible for implementation of this Policy. The Grievance Redressal Officer will be supervising the Grievance Redressal Process.
2. All Grievances made by the customers will be recorded in the Register maintained by the Company which will be serially numbered and will be available at all times.
3. All Grievances even if discharged orally for the time being a written reply will be made duly appreciating their issues and the initiative by the Company for addressing their issues.
4. The Grievance Redressal meeting will be held at the end of every six month and all customers will be invited to the said meeting so that their grievances are heard for betterment of services to them.
5. The Board of Directors shall periodically review the functioning of the grievance redressal mechanism. The GRO shall periodically submit a consolidated report of such reviews to the Board.
6. The Grievance Redressal Officer will be available to hear the issues of all customers between 4.00 P.M. and 6.00 P.M. daily. In the event of him not being available the immediate senior officer in the Company will attend the customer.
7. A Display Board will be kept at the Office of the Company which will show:

1	Grievances at the Beginning of the month	-
2	Grievances received during the month	-
3	Grievances resolved during the month	-
4	Grievances at the end of the month	-

8. Name and Contact Details of Grievance Redressal Officer

Mr. Pradip Kumar Ojha
Kiran Vyapar Limited
7, Munshi Premchand Sarani,
Hastings
Kolkata - 700 022, West Bengal
Phone : (033) 2223 0016 / 18
Fax : (033) 2223 - 1569
email : kvl@lnbgroup.com

9. The GRO will be available during office hours to receive the grievance of all customers. In the event of the GRO is not being available, the immediate senior officer in the Company shall attend the customer.

10. If the complaint / dispute is not redressed by the GRO within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of DNBS of RBI (complete contact details), under whose jurisdiction the registered office of the NBFC falls. The name and contact details of the Officer-in-Charge of the Regional Office of the DNBS, RBI shall be displayed on the website of the Company and for the benefits of its customers, the same shall also be displayed prominently on the notice board at its branches/ offices where business is transacted.

11. Certain types of cases might need additional time due to the nature of the activities involved, for e.g., retrieval of documents. The Company will inform the customers of such delay and provide expected timelines for resolution of the complaint.

This Policy has been reviewed and approved by the Board of Directors of the Company at its meeting held on 16.01.2024.

Date: 16.01.2024

Place: Kolkata