GRIEVANCE REDRESSAL POLICY

QUBIK FINSERV PRIVATE LIMITED

| VERSION 1.0 |

PARTICULARS	DETAILS
COMPANY NAME	QUBIK FINSERV PRIVATE LIMITED
REGISTERED OFFICE	B-18, 3RD FLOOR, PANCHSHEEL ENCLAVE, NEW DELHI - 110017
APPLICABILITY	BASE LAYER NBFC
EFFECTIVE DATE	1st June 2026
APPROVED BY	BOARD OF DIRECTORS

1. INTRODUCTION

1.1 Regulatory Background

This Policy is framed in accordance with the directions issued by the Reserve Bank of India (RBI) applicable to Non-Banking Financial Companies (NBFCs), including:

1. RBI Master Direction – Non-Banking Financial Company – Scale Based Regulation (SBR).
2. RBI Fair Practices Code guidelines.
3. RBI Integrated Ombudsman Scheme, 2021.

1.2 Objective

The objective of this Policy is to establish a transparent, accessible, and time-bound grievance redressal mechanism to ensure:

1. Fair and unbiased treatment of customers.
2. Prompt resolution of complaints and grievances.
3. Clear escalation channels for unresolved complaints.
4. Compliance with RBI regulatory requirements.

2. SCOPE

This Policy applies to all customers, prospective customers, guarantors, co-borrowers, and stakeholders dealing with Qubik Finserv Private Limited in relation to its financial products and services, including Business Loans, Personal Loans, Vehicle Loans, Venture Loans, Bill Discounting and allied credit facilities

3. DEFINITIONS

A Complaint/Grievance means any written or oral communication expressing dissatisfaction regarding the Company's products, services, employees, processes, charges, recovery practices, documentation, or customer service.

Examples include Loan sanction or rejection issues, Interest rate or charge disputes, Delay in disbursement, Recovery-related complaints, Credit bureau reporting issues, Service deficiency or staff behavior

4. GOVERNANCE AND RESPONSIBILITIES

4.1 Board of Directors

The Board shall approve this Policy and any amendments thereto and also undertake the periodical review of the grievance redressal system along with compliance with the Fair Practices Code.

4.2 Grievance Redressal Officer (GRO)

The Company appoints the following officer as the Grievance Redressal Officer:

NAME	MS. ANUBHA
DESIGNATION	EXECUTIVE – OPS AND IT
EMAIL	ANUBHA.K@QUBIKGROUP.COM
PHONE	8796536663
WRITTEN LETTER	B-18, 3RD FLOOR, PANCHSHEEL ENCLAVE, NEW DELHI – 110017

The GRO shall be responsible for receiving, tracking, investigating, and resolving customer complaints.

4.3 Principal Nodal Officer (PNO)

The Company shall designate a Principal2 Nodal Officer as required under RBI directions. The details shall be displayed on the Company's website and customer communications once finalized.

5. CHANNELS FOR LODGING COMPLAINTS

Customers may lodge complaints through the above mentioned channels of communication during working hours and the Customers should provide relevant details such as name, contact information, loan account number, and description of the grievance.

6. COMPLAINT HANDLING AND ESCALATION MECHANISM

Level 1- Grievance Redressal Officer

1. Complaint is acknowledged.
2. Investigation is conducted by the department concerned.
3. Response/resolution is provided within the applicable turnaround time (TAT).

If the customer is dissatisfied with the resolution, the complaint may be escalated to Level 2.

Level 2 – Principal Nodal Officer

The PNO shall conduct a detailed review of unresolved complaints and respond within the prescribed timeline.

If the complaint remains unresolved or the customer is dissatisfied, the customer may approach the RBI Integrated Ombudsman.

Level 3 – RBI Integrated Ombudsman

Customers may approach the RBI Integrated Ombudsman if the Company has not responded within 30 days from the date of complaint, or the customer is dissatisfied with the Company's response.

RBI Ombudsman Contact Details

- Online Portal: https://cms.rbi.org.in
- Email: crpc@rbi.org.in
- Toll Free: 14448

7. RECORD KEEPING AND MONITORING

All complaints shall be recorded and tracked until closure and thereafter be preserved for a year

8. CUSTOMER COMMUNICATION

The Company shall acknowledge complaints promptly and:

- Provide status updates where necessary.
- Communicate the final resolution clearly.
- Inform customers of their right to escalate unresolved complaints to the RBI Ombudsman.

9. CONFIDENTIALITY AND FAIR TREATMENT

All customer complaints and related information shall be handled confidentially and used only for grievance resolution and regulatory compliance purposes. Customers shall be treated courteously and without discrimination.

10. REVIEW OF POLICY

This Policy shall be reviewed by the Board of Directors at least annually or earlier if required due to regulatory changes or operational requirements.

Any amendment in applicable laws, RBI directions, or regulatory guidelines shall be deemed incorporated into this Policy to the extent applicable.