



**ARNOLD HOLDINGS LTD.**

**(Non-Banking Finance Company)**

**CIN No. L65993MH1981PLC282783**

## **CUSTOMER GRIEVANCE REDRESSAL POLICY**

### **Preamble:**

Arnold Holdings Limited (hereinafter referred to as "the Company") is a Non-Systemically Important Non- Deposit taking Non-Banking Financial Company, bearing Registration no. B-13.02130, registered and regulated by the Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016, as amended from time to time and such other rules, regulations, directions, circulars, notifications and orders issued in this regard from time to time ("RBI Directions").

Customer service is extremely important for sustained business growth and as an organization, the Company strives to ensure that our customers receive exemplary service across different touch points.

### **Purpose:**

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

The Grievance Redressal policy follows the following principles:

- a) All customers are treated fairly;
- b) The complaints raised by the customers are dealt with courtesy and in a timely manner;
- c) The customers are informed of available avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints;
- d) The employees of the Company work in good faith and without prejudice, towards the interests of the customers.

### **Grievance Assessment:**

This policy stipulates the requirements relating to registration of complaints, escalation of complaints, resolution of complaints and periodic review of grievances redressal.

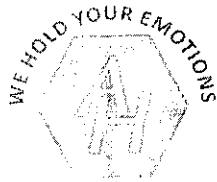
### **Processing of Complaints/Grievances:**

#### **1) How to log in a complaint/where can a complaint be made:**

Customers can send their grievance through email at [arjumandkhan@arnoldholdings.in](mailto:arjumandkhan@arnoldholdings.in) or write to B-208, Ramji House, 30, Jambulwadi, J.S.S. Road, Mumbai - 400002, India or call on: 9867838689. Customers shall ensure that they quote their application no. / sanction no. / loan account no. in every correspondence with the Company regarding their complaint.

Any anonymous complaint will not be addressed in terms of this Customer Grievance Redressal Mechanism.





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**2) Time Frame for Resolution of Complaints, from the date of receipt of complaint:**

(i) Normal cases (other than those mentioned below): Fifteen (15) working days.

(ii) Fraud cases, Legal cases and cases which require retrieval of documents and especially old records: Thirty (30) working days.

(iii) If additional time is required in disposition of any case, the Company will inform the Customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

Note: The above time frame can change depending upon the nature and complexity of complaint.

**3) Escalation Matrix:**

If the customer is not satisfied with the resolution provided by the customer service team of the Company within the given time frame, the customer can escalate the issue as under:

Level 1.:

**Name of the Grievance Redressal Officer:** \_Arjumand Khan

**E-mail ID:** arjumandkhan@arnoldholdings.in

**Tel No:** 98678 38689

**Address:** B-208, Ramji House, 30, Jambulwadi, J.S.S. Road, Mumbai - 400002, INDIA

Level 2:

**Name of the Nodal Officer:** Arjumand Khan

**E-mail ID:** arjumandkhan@arnoldholdings.in

**Tel No:** 98678 38689

**Address:** \_B-208, Ramji House, 30, Jambulwadi, J.S.S. Road, Mumbai - 400002, India

Level 3:

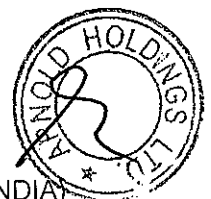
If the complaint / dispute is not redressed within a period of 30 days, the Customer may appeal to the Officer-in-Charge of the Reserve Bank of India:

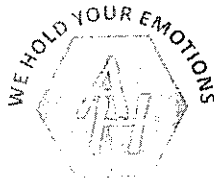
The Officer In-charge,  
Regional Office,  
Consumer Education and Protection Cell,  
Reserve Bank of India,

Main Building  
Mumbai Regional Office, Fort  
Mumbai - 400 001

Telephone: 022- 22603644

Regd. Office: B 208, Ramji House, 30 Jambulwadi, JSS Road, Mumbai-400002. (INDIA)  
Ph: 91-22-22016640, E-mail: [arnoldholding9@gmail.com](mailto:arnoldholding9@gmail.com) , Web: [www.arnoldholdings.in](http://www.arnoldholdings.in)





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Email: [cms.cepcmumbai@rbi.org.in](mailto:cms.cepcmumbai@rbi.org.in)

**4) Sensitizing customer service staff for handling complaints:**

- a) The staff involved in providing customer service should be properly trained for handling complaints and escalations. Customer service means dealing with people and people have their emotions, self-respect, egos as well as their own level of daily stress to handle. So, there is a good possibility that difference of opinion or dis-agreements may arise. Hence, it is of primary importance that employees engaged in handling customer service are able to cater all customers with an open mind and a smile on their face in order to win the customer's trust as well as confidence. The Company, keeping in mind the aforesaid, has placed adequate systems and inculcated protocols within its employees to ensure maximum customer satisfaction.
- b) Providing training on process as well as soft skills is very much required for handling irate customers and hence it should be an integral part of the employee training program.

**Policy review:**

This Policy may be reviewed at yearly intervals or as and when considered necessary by the Board of Directors of the Company, and may be revised based on extant regulatory guidelines from time to time.

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**For ARNOLD HOLDINGS LTD**

*[Signature]*  
**Director/Authorised Signatory**