



## **QUICK CASHFLOW CAPITAL PRIVATE LIMITED**

### **GRIEVANCE REDRESSAL POLICY**

(Pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 and the Reserve Bank – Integrated Ombudsman Scheme, 2021)

#### **REVIEW & APPROVING AUTHORITY**

Prepared by	Abhijeet K. Singh
Reviewed by	Alok Kedia
Approved by	Board of Directors
Version	Version: V1.0
Approved Date	09 <sup>th</sup> October 2025

## **1. Preamble**

This Grievance Redressal Policy (“Policy”) is framed in accordance with RBI’s Master Direction – Non-Banking Financial Company (Scale-Based Regulation) Directions, 2023 and the Reserve Bank – Integrated Ombudsman Scheme, 2021. The Policy ensures fair, transparent, and time-bound resolution of grievances across channels. The Company believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour 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 organisation to resolve the complaints and grievances of its customers, the Company has formulated this Policy setting 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 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 in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

## **2. Objectives**

The purpose of this Policy is to ensure that:

- Provide multiple, easy channels for lodging complaints (digital and physical).
- the Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner
- the Customers are informed of the avenues to escalate their Complaints within the Company
- the Customers are treated fairly and without bias, at all times.
- the Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company’s response or resolution to their Complaints.

## **3. Principles of Grievance Redressal**

The basic guiding principles of the approach to grievance redressal are as follows:

- a) Transparency: The customer shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, acknowledgement to the complainant, the turn-around-time for issues to be redressed, including investigation and resolution shall be communicated transparently.

- b) Fairness: Company's approach towards grievance redressal is of fairness to the customer and fairness to the Company. It also promotes good and fair practices by setting minimum standards in all dealings with the customer.
- c) Escalation: Information on the process of escalation of complaints to the next level, in case the customer is not satisfied with the resolution provided by the current level at QCF.
- d) Timeline: Company will ensure to meet the timely resolution of grievances.

### **3. Applicability & Definitions**

#### 3.1 Applicability:

- Customers / borrowers / guarantors, and prospective customers; all products and channels including those sourced via partners/LSPs/DLAs.

#### 3.2 Definitions:

- Query/Request: Information or routine service request; becomes a complaint if not closed within TAT.
- Complaint: Any expression of dissatisfaction about product/service/process/behaviour not resolved at first point of contact.
- Working Day/ Working Days: Monday–Friday (excluding public holidays and declared non-working days).

#### Grievances not to be taken up:

- a. Anonymous complaints/ frivolous cases or cases without adequate supporting;
- b. Cases involving policy matters/ decisions;
- c. Cases pending in court of law/ arbitration; and
- d. Cases involving corruption, as they are to be lodged with the Compliance Officer of QCF
- e. Grievance of the investor's complaints for both Equity Shares and Bonds/Debentures side.
- f. Any other cases where any specific authority has been designated to redress

### **4. Governance & Roles**

- Board of Directors: Approves policy; reviews periodic grievance dashboards and systemic corrective actions.
- Grievance Redressal Officer (GRO): Owns end-to-end complaint handling and communication quality.
- Nodal Officer (NO): Final internal escalation; liaison with RBI Ombudsman and regulators.
- Customer Care/Branch Teams: Log and resolve complaints at Level 1 with accurate classification and documentation.
- Outsourced Partners/DSAs/Recovery Agents: Must comply with this Policy, RBI codes and QCF contracts; deviations invite disciplinary action/termination.

## **5. Grievance Redressal Mechanism**

“Grievance” for the purpose of this mechanism means, an actual or supposed circumstance regarded as a just cause for a complaint, relating to any individual/ group who is customer/borrower of QCF.

## **6. Procedure/Channels to Lodge Complaints**

All the grievances will be in writing (via email and/or physical letter), addressed to the GRO and in the format as given in ANNEXURE- ‘A’ with specific mention of “Customer Grievance” on the envelope and send the same to Grievance Redressal Officer (Customer/Borrower) Customers can lodge complaints using any of the following ( 7 am to 7 pm) on Working Days unless specified otherwise):

- Helpline No.: 7880880878
- Email: care@qcfcapital.in
- Web Portal/App: [www.qcfcapital.in](http://www.qcfcapital.in)
- Branch/Office: Smart works, world Trdae Tower, Noida Sector-16, U.P 201301
- Letter: C-193, Anand Vihar, New Delhi-110092

Mandatory details: Name, registered mobile/email, product/loan/account number, brief facts with dates, and supporting documents/screenshots.

Anonymous complaints will not ordinarily be entertained unless they allege serious misconduct with *prima facie* evidence.

## **7. Acknowledgement & Turn-Around Times (TAT)**

GRO will send the acknowledgement to the complainant (only in case of eligible grievances as per scope of the policy). Further GRO will examine the issue and submit its recommendations/report to Managment, QCF within a period of 2 days from the date of receipt of grievance to him/her or within such period as extended by (for which due intimation will be given to the complainant), QCF so to fully examine the matter by GRO.

- Acknowledgement within 24–48 hours via SMS/email with CRN and expected TAT.
- Illustrative maximum TATs (unless law prescribes otherwise):

Category	Examples	Target TAT
Service / Operational	Statement error, repayment allocation, NACH/mandate, account update	7 working days
Product / Contract	Rate/charges disclosure, documentation, pre/part-payment queries	10 working days
Collections / Conduct	Agent behaviour, visit timing, code of conduct	7 working days
Fraud / Security	Unauthorised transaction/impersonation	Immediate action; provisional response ≤ 3 working days
Data Privacy	Data sharing/consent/privacy breach	10 working days
Third-party / Partner	DSA/LSP/DLA or outsourced service issues	10 working days

If a resolution requires more time, QCF will send an interim update with reasons, revised timelines, and escalation options. Aging-based auto-escalations will be configured in CRM on TAT breach.

### Appeal by the Complainant

- Level 1 – Customer Care / Branch: Register and attempt resolution within category TATs. Email: [care@qcfcapital.in](mailto:care@qcfcapital.in)
- Level 2 – Grievance Redressal Officer (GRO): Escalate if dissatisfied or on TAT breach. Email: [pradeep.kumar@qcfcapital.in](mailto:pradeep.kumar@qcfcapital.in) |
- Level 3 – Nodal Officer (NO): Final internal escalation. Email: [abhijeet.singh@qcfcapital.in](mailto:abhijeet.singh@qcfcapital.in) |
- Beyond QCF – RBI Ombudsman (RB-IOS, 2021): If unresolved within 30 days from first lodgement or dissatisfied, approach <https://cms.rbi.org.in> | Toll-free 14448 | [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in).

### 8. Escalation Matrix

- Level 1 – Customer Care / Branch: Register and attempt resolution within category TATs. Email: [muba.noor@qcfcapital.in](mailto:muba.noor@qcfcapital.in)

- Level 2 – Grievance Redressal Officer (GRO): Escalate if dissatisfied or on TAT breach. Email: [Pradeep.kumar@qfcfcapital.in](mailto:Pradeep.kumar@qfcfcapital.in)
- Level 3 – Principal Nodal Officer (PNO): Final internal escalation. Email: [abhijeet.singh@qfcfcapital.in](mailto:abhijeet.singh@qfcfcapital.in)
- Beyond QCF – RBI Ombudsman (RB-IOS, 2021): If unresolved within 30 days from first lodgement or dissatisfied, approach <https://cms.rbi.org.in> | Toll-free 14448 | [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)

## **9. Complaint Handling Standards**

- Courteous, unbiased, and non-retaliatory handling; priority assistance to senior citizens/differently-abled.
- Single-point ownership; maintain case notes, evidence, and audit trail in CRM till closure.
- Responses to be specific to facts, cite relevant policy/contract/regulation, and state appeal paths.
- Closure through the complainant's preferred channel (email/SMS/letter) and captured in CRM.

## **10. Digital Lending & Outsourcing (LSP/DLA)**

- QCF remains responsible for resolution of complaints arising from activities of its Lending Service Providers (LSPs) and Digital Lending Apps (DLAs).
- QCF and any LSP interfacing with borrowers shall designate nodal grievance officers; their contact details will be prominently displayed on QCF website, partner websites/DLAs, and in the Key Fact Statement (KFS).
- Facility to lodge complaints will be available on the DLA and on QCF's website.
- If a complaint relating to digital lending is rejected/unsatisfactory or not responded within 30 days, customers may approach the RBI Ombudsman per RB-IOS, 2021.

## **11. Monitoring, RCA & Reporting**

- Maintain complaints register/CRM with CRN, channel, category, TAT, disposition, and attachments.
- Weekly operational reviews; monthly dashboards to management; quarterly to the Standing Committee/Board.
- Root-Cause Analysis (RCA) for repeat/systemic issues with corrective/preventive actions, owners, and timelines.
- Periodic training and quality audits for branches, call-centre, and outsourced partners based on complaint insights.

## **12. Compensation & Customer Protection**

- Where financial loss due to QCF's error is established, appropriate compensation/waiver will be considered per internal approvals and the extant law.
- For credit information update delays/errors with CICs, compensation/rectification will follow applicable RBI frameworks.
- Erroneous charges/interest will be reversed with value-date corrections per policy.
- Customers will not be charged for lodging or pursuing complaints with QCF.

### **13. Display, Language & Accessibility**

- Display GRO/NO contact details and Ombudsman details at branches/offices and on QCF's website.
- Provide Policy and escalation details in English/Hindi and major regional languages on request.
- Offer assisted complaint-logging at branches for senior citizens/differently-abled customers.

### **14. Records, Confidentiality & Retention**

- Complaint data and customer information will be handled per applicable laws and QCF's Privacy Policy.
- Records (including communications and evidence) will be retained securely for the period required by law/regulators and at least for the Company's internal minimum retention term.

### **15. Review & Amendments**

- This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the grievance redressal mechanism.
- This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws with regard to maintenance of an appropriate grievance redressal mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly
- Latest approved version will be hosted on the Company's website and made available at branches/offices.

### **16. Contact Details**

- Grievance Redressal Officer (GRO): Pradeep Kumar, Address: Smart works, World Trade Tower, Noida Sector-16, U.P 201301 • Email: [Pradeep.kumar@qcfcapital.in](mailto:Pradeep.kumar@qcfcapital.in)
- Nodal Officer (NO): Abhijeet Kumar Singh, , Address works, World Trade Tower, Noida Sector-16, U.P 201301 •Email: [Abhijeet.singh@qcfcapital.in](mailto:Abhijeet.singh@qcfcapital.in)
- RBI Ombudsman: <https://cms.rbi.org.in> • Toll-free: 14448 • Email: [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)



**17. General:**

Notwithstanding anything contained in this Policy, the Company shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Company from time to time.

\*\*\* END OF DOCUMENT\*\*\*



### Annexure- A

From: .....  
..... (Email ID)  
..... (Contact No.).....

To:  
The Grievance Redressal Officer (Customer/Borrower)  
Quick Cashflow Capital Private Limited  
Smart Works, UG Floor, World Trade Tower,  
Noida Sector-16, 201301

I am a bonafide applicant/ borrower under the loan scheme of Quick Cashflow Capital Private Limited (“QCF”) and would like to register my grievance as detailed below:

#### Description of Grievance

- a. Loan Account Number
- b. Name of Customer/ Borrower
- c. Details of Grievance

Note: If the space provided above is not sufficient, you may attach separate sheet describing the grievance.

In case of any gap in description of grievance, the same may -be rejected by GRO considering gap in data submission with regard to grievance.

**Undertaking:** I hereby certify that the statements made in the grievance and the supporting documents enclosed are true and correct to the best of my knowledge and belief. If at any point of time, the grievance or the supporting documents are found to be incorrect, I will be personally liable and QCF will be free and at liberty to take any action including legal as it may deem fit.

Signature  
Name  
Email id  
Contact Number  
Date:

Enclosures: