



GANESH HOLDINGS LIMITED

CIN : L67120MH1982PLC028251

REGD OFFICE : 607, CENTER PLAZA, DAFTARY ROAD, MALAD - EAST, MUMBAI 400 097

Tel.no.2880 9065 E-mail : ganeshholding@gmail.com Website : www.ganeshholding.com

GRIEVANCE REDRESSAL POLICY

1. **INTRODUCTION:**

Ganesh Holdings Limited (“The Company”) is a Base Layer Non-Banking Financial Company (NBFC) holding a valid Certificate of Registration (CoR) with Reserve Bank of India (RBI) under current RBI classification NBFC –Investment and Credit Company (NBFC-ICC) –Non Deposit taking. It is focused on Investment in Shares & Securities. It believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing.

2. **BASIS**

The Reserve Bank of India vide Master Direction - Non-Banking Financial Company- Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016, as amended from time to time issued guidelines on Grievance Redressal Mechanism for applicable NBFC and has required all NBFCs shall lay down the appropriate grievance redressal mechanism within the organization. The Grievance Redressal Mechanism Policy has been made as per clause 32 of the Master Direction – Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 as issued by Reserve Bank of India (RBI) on Fair Practices Code for Non-Banking Financial Companies (NBFCs).

This Policy aims to provide a framework to deal with the Complaints of the Customers / Employees / Share-holders 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.

3. **PROCESS OF GRIEVANCE REDRESSAL:**

The Customers who intend to file a Complaint, may file their Complaint with the Company by using any of the following channels between 10:00 am to 6:30 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

a) Email at ganeshholding@gmail.com

b) Call on 022-28809065

c) Write to the Company at the below mentioned address:

Ganesh Holdings Limited

607, Center Plaza, Daftary Road, Malad – East, Mumbai 400097

Time Frame

Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

When Company rejects any complaints wholly or partly, all such complaints will be escalated to Internal Ombudsman (IO) within 3weeks of the receipt of the complaints.

Company and IO will ensure that final decision is communicated to the complainant within 30days from the date of receipt of the complaint by the Company.



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The Company shall adhere to RBI circular number RBI/2021-2022/126 CO.CEPD.PRS. No. S874/13-01-008/2021-2022 dated November 15, 2021 with respect to Appointment of Internal Ombudsman by Non-Banking Financial Companies, as amended from time to time.

4. REDRESSAL OF THE COMPLAINTS:

The Customers are advised to file the Complaint by furnishing complete details of the same to the Company.

- a) Upon receipt of the Complaint by the Company, the acknowledgement along with a complaint identification number and the details of the designated officer, who will be dealing with the Complaint, shall be provided to the Customer within 3 (Three) working days from the date of receipt of such Complaint.
- b) The Company shall provide the necessary clarification / justification with respect to the Complaint, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint within 30 (Thirty) working days from the date of receipt of such Complaint.
- c) The Chief Executive Officer of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.
- d) A record of all Complaints filed by the Customers and the response or resolution provided by the Company shall be maintained by the Company as per the Company's policy formulated for document preservation and archival.

5. 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.

6. REVIEW:

- a) 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.
- b) 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.

7. DISCLOSURE:

This policy shall be uploaded on the website of the Company at www.ganeshholding.com