PAHARIMATA COMMODITIES PRIVATE LIMITED
CIN: U51109WB1995PTC073699 · RBI CoR: B-05.05756 dated 14 November 2003 · Non-deposit taking NBFC-ICC (Base Layer)
Registered Office: Office No. 214, 2nd Floor, Siddha Weston, 9 Weston Street, Kolkata – 700013

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PCPL/POL/003	1.0	1 April 2026	1 April 2026	12 months from adoption	Amol Kothadiya, Director

GRIEVANCE REDRESSAL POLICY

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1. Preamble

Prompt and fair resolution of borrower grievances is integral to Paharimata Commodities Private Limited's ("the Company") standards of conduct as an RBI-registered NBFC. This Policy establishes the structured mechanism through which queries and complaints are received, tracked, resolved and escalated, and gives effect to the grievance redressal requirements of the Fair Practices Code.

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2. Regulatory Framework

This Policy is framed pursuant to the Fair Practices Code provisions of the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as amended, and the Reserve Bank – Integrated Ombudsman Scheme, 2026 ("RB-IOS 2026").

3. Objectives

To ensure that: all complainants are treated fairly and courteously at all times; complaints are resolved promptly, within published timelines, and with courtesy; complainants are informed of the avenues to escalate within the Company and to the Reserve Bank of India; and complaint data is analysed to prevent recurrence.

4. Definitions

"**Query**" means a request for information or clarification that does not allege deficiency in service. "**Complaint**" means any expression of dissatisfaction alleging deficiency in service, made in writing or through electronic means, seeking redressal. Queries are answered in the ordinary course; the timelines and escalation in this Policy apply to complaints.

5. Principles

Every complaint is acknowledged, assigned a reference number, tracked to closure, and disposed of at least at a level higher than the level at which the grievance arose. No complainant is required to pay any fee at any stage. Filing a complaint does not prejudice the complainant's dealings with the Company.

6. Internal Machinery: Registration of Complaints

A complaint may be lodged through any of the following channels:
(a) **Email:** accounts@paharimata.co.in
(b) **Telephone:** +91 33 4009 7572 (Monday to Friday (excluding public holidays), 10:00 a.m. – 6:00 p.m.)
(c) **In writing / in person:** Office No. 214, 2nd Floor, Siddha Weston, 9 Weston Street, Kolkata – 700013
(d) **Website:** the Contact form at the Company's website

7. Turnaround Times and Escalation Matrix

Level	Handled by	Acknowledgement	Resolution target
Level 1	Amol Kothadiya	Within 5 working days	Within 15 days of receipt
Level 2	Amol Kothadiya	Immediate on escalation	Within 45 days of original receipt
Level 3	Reserve Bank of India (Section 9)	Per RB-IOS 2026	Per RB-IOS 2026

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If resolution at any level requires more time, an interim reply stating the reason and the expected timeline is sent before the target date. A complaint is treated as closed only when the resolution has been communicated to the complainant.

8. Grievance Redressal Officer

The Board has designated the following officer as Grievance Redressal Officer ("GRO"), who may be approached where a complaint is not resolved at Level 1 within the target time or the resolution is unsatisfactory:

Grievance Redressal Officer:
Name - Amol Kothadiya
Office - No. 214, 2nd Floor, Siddha Weston, 9 Weston Street, Kolkata – 700013
Phone - +91 33 4009 7572
Email – accounts@paharimata.co.in

The GRO is responsible for the effective functioning of this mechanism, maintains the complaints register, and reports to the Board as per Section 12.

9. Escalation to the Reserve Bank of India (CEPC)

If a complaint is not resolved within 30 days of its receipt by the Company, or the complainant is not satisfied with the resolution provided, the complainant may approach the **Consumer Education and Protection Cell (CEPC)** of the Reserve Bank of India:

Consumer Education and Protection Cell
Reserve Bank of India, Kolkata Regional Office, 15 Netaji Subhas Road, Kolkata – 700001

The Company's total assets as per its last audited balance sheet (FY25: ₹98.30 crore) are below the ₹100 crore threshold for coverage under the Reserve Bank – Integrated Ombudsman Scheme, 2026. Coverage is retested against each year's audited balance sheet; upon the audited asset size crossing ₹100 crore, complaints shall additionally lie to the RBI Ombudsman under RB-IOS 2026 and this Policy shall be updated accordingly.

10. Display Requirements

The Company displays at its office and on its website.

11. Complaints MIS, Root Cause Analysis and Board Reporting

The GRO maintains a register of all complaints capturing source, category, dates of receipt, acknowledgement and closure, and resolution. Complaints are analysed for root cause, and systemic issues identified are remediated through changes in process, documentation or training. A consolidated report on the number, nature and disposal of complaints, together with the periodic review of the functioning of this mechanism, is placed before the Board at least Annually.

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12. Review

This Policy is reviewed by the Board annually, and earlier where a change in the regulatory framework including any amendment to RB-IOS 2026 or to the Company's coverage under it so requires.

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