

COSY CORNER INVESTMENTS PVT LTD

(A Non-Banking Finance Company Registered with RBI)

ROOM NO:4/13A, WINCOST TOWER NANDIKKARA POST NA THRISSUR KERALA 680301 INDIA

CIN: U65921KL1994PTC040437 | E-mail: wincoastfinance@gmail.com | info@wincoastgroup.com

Contact: +91 7902228123 | Web: www.wincoastgroup.com |

In exercise of the powers of the board of directors conferred by the Articles of Association of the company and pursuant to the guidelines issued by the Reserve Bank of India, the board hereby notifies the guidelines to be followed branches/offices while dealing with customer grievances.

The Grievance Redressal Policy

1. Applicability:

This policy is applicable to all over the offices of the company including branch office, liaison office, head office, corporate office and registered office of the company.

2. Types of Grievances:

The expected grievances are classified in the following manner

Branch Office Level

1. Customer Grievances
2. Employees Grievances
3. Statutory Regulators Grievances

Head Office Level

1. Employees Grievances
2. Statutory Regulators Grievances

3. Officers in Charge:

The officers in charge is for dealing grievances in designated in the following manner.

| | | |
|---------------------------------|---|------------------------|
| Operational Level Officer | : | Internal Auditors |
| Middle Management Level Officer | : | Administration Manager |
| Management Level Officer | : | Managing Director |

BY THE ORDER OF THE BOARD
For COSY CORNER INVESTMENTS PVT LTD

Managing Director

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THE GRIEVANCES REDRESSAL POLICY RULES

1. The Grievances Redressal Policy Rules to be followed:

BRANCH OFFICE LEVEL

Customer Grievances

| S No | Matter of issue | Level of Compliant | Level of Officer | Turnaround Time (TAT) Required |
|------|---------------------|---------------------|------------------------|--------------------------------|
| 1 | Product | Branch Office Level | Internal Auditor | 1-3 Days |
| 2 | Service | Head Office Level | Administration Manager | 1-2 Days |
| 3 | Legal Matters | | Legal Head | 1-3 Days |
| 4 | RBI Related Matters | | Managing Director | 1-3 Days |

Employee Grievances

| S No | Matter of issue | Level of Compliant | Level of Officer | Turnaround Time (TAT) Required |
|------|------------------------------------|---------------------|------------------------|--------------------------------|
| 1 | Infrastructure Facilities & Others | Branch Office Level | HR Department | 1-3 Days |
| 2 | Service | Head Office Level | Administration Manager | 1-2 Days |
| 3 | Legal Matters | | Legal Head | 1-3 Days |
| 4 | RBI Related Matters | | Managing Director | 1-3 Days |

Statutory Regulators Grievances

| S No | Matter of issue | Level of Compliant | Level of Officer | Turnaround Time (TAT) Required |
|------|--------------------------|---------------------|------------------------|--------------------------------|
| 1 | Compliance of Local Laws | Branch Office Level | Administration Manager | 1-3 Days |
| 2 | Other Legal Matter | Head office Level | Legal Head | 1-3 Days |
| 3 | RBI Compliance | | Managing Director | 1-3 Days |

HEAD OFFICE LEVEL

Employee Grievances

| S No | Matter of issue | Level of Compliant | Level of Officer | Turnaround Time (TAT) Required |
|------|------------------------------------|---------------------|------------------------|--------------------------------|
| 1 | Infrastructure Facilities & Others | Branch Office Level | HR Department | 1-3 Days |
| 2 | Service | Head Office Level | Administration Manager | 1-2 Days |
| 3 | Legal Matters | | Legal Head | 1-3 Days |
| 4 | RBI Related Matters | | Managing Director | 1-3 Days |

Head Office Levels Statutory Regulators Grievances

| S No | Matter of issue | Level of Compliant | Level of Officer | Turnaround Time (TAT) Required |
|------|--|---------------------|------------------------|--------------------------------|
| 1 | Compliance of Local Laws | Branch Office Level | Administration Manager | 1-3 Days |
| 2 | Other Legal Matter | Head office Level | Legal Head | 1-3 Days |
| 3 | RBI Compliance/Other Compliances of Laws | | Managing Director | 1-3 Days |

Provided that,

The time for the compliance of law can be changed as per the provision of the concerned law.

**BY THE ORDER OF THE BOARD
For COSY CORNER INVESTMENTS PVT LTD**

Managing Director

CC:

1. Legal Department
 2. Administration Department
 3. HR Department
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