**GRIEVANCE REDRESSAL POLICY**

**OF**

**PERFECT MUDRA PRIVATE LIMITED**
**(*formerly known as Perfect Synergy Advisory Services Private Limited*)**

**Version History**

| **Version** | **Approved By** | **Date Of Approval/Review** |
|---|---|---|
| 1.0 | Board | March 02, 2026 |

**TABLE OF CONTENTS**


1. **BACKGROUND** ..... 3
2. **REGULATORY REQUIREMENT** ..... 3
3. **ABOUT THE POLICY** ..... 3
4. **OBJECTIVE OF THE POLICY** ..... 3
5. **MECHANISM FOR GRIEVANCE REDRESSAL** ..... 4
6. **TIME FRAME / ESCALATION** ..... 5
7. **RESOLUTION OF COMPLAINT** ..... 5
8. **MANDATORY DISPLAY AT THE OFFICE** ..... 5
9. **REVIEW AND MONITORING** ..... 6
10. **POLICY REVIEW** ..... 6
11. **PUBLICATION** ..... 6

## 1. BACKGROUND

**Perfect Mudra Private Limited** *(formerly known as Perfect Synergy Advisory Services Private Limited)* ("**the Company**") is a Non-Banking Financial Company ("NBFC") having valid Certificate of Registration with Reserve Bank of India ("RBI") vide registration no. N-14.03669 dated December 08, 2025 under current RBI classification as NBFC - Investment and Credit Company ("NBFC-ICC").

## 2. REGULATORY REQUIREMENT

Reserve Bank of India vide its Master Direction on Non-Banking Financial Companies (Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025, as amended from time to time ("**Master Direction**") directed all applicable NBFCs to ensure that a suitable mechanism exists for receiving and addressing complaints from its customers with specific emphasis on resolving such complaints fairly and expeditiously.

## 3. ABOUT THE POLICY

This Grievance Redressal Policy ("**Policy**") establishes a formal mechanism within the Company to enable customers, employees, investors, and third-party service providers to submit their complaints or grievances. The Policy ensures that such complaints are duly considered and addressed in a fair and time-bound manner in accordance with the provisions set out herein.

## 4. OBJECTIVE OF THE POLICY

Prompt and efficient customer services and high-level customer satisfaction is the prime objective of the Company. This Policy seeks to provide a fair, transparent, and consistent framework for addressing and resolving complaints and grievances of customers in a timely manner, in compliance with applicable regulatory and statutory requirements.

This Policy shall not be invoked for filing malicious complaints against the Company. Any complaint deliberately made with false or misleading intent may invite appropriate disciplinary or remedial action.

The Company's Grievance Redressal Policy fulfils the following principles:

a. customers be treated fairly at all times.

b. grievances raised by customers are dealt with courtesy, efficiency, swiftly and resolved within prescribed timelines.

c. complete transparency is maintained with the customers in terms of resolution of their grievances.

d. the Company shall act in good faith and without prejudice to the interests of the customer and within the laid down policies and guidelines of the Company.

e. the Company shall render all possible assistance to physically / visually challenged applicants' to ensure redressal of grievances of such persons with disabilities under the Grievance Redressal Mechanism set up by the company.

f. Customers are fully informed of avenues to escalate their complaints / grievances within the organization and all available alternative remedy if they are not fully

satisfied with the response of the Company to their complaints.

## 5. MECHANISM FOR GRIEVANCE REDRESSAL

Customers, employees, investors and Third-Party Service Provider (hereinafter collectively referred as "**Complainants**") can lodge his / her grievance through any of the following channels:

### A. Complaints through post or email:

The Complainant shall submit their grievances by post at the following address or through email at **compliance@perfectmudra.in** by giving full disclosures and details of the complainant and giving specific instances of the cause of complaint.

**Registered Office:** 1501, Chiranjiv Tower 43, Nehru Place, South Delhi, New Delhi - 110019, India

**Email:** compliance@perfectmudra.in

### B. Through Grievance Redressal Officer:

1. The Company has appointed a Grievance Redressal Officer ("**GRO**") at its Registered Office.

2. If the Compliance Department / Concerned Person feels that it is not possible at his / her level to resolve the complaint or he / she wishes to seek further guidance on the matter, he / she may forward the complaint along with related documents (if any) to the GRO of the Company, for his guidance and resolution of the complaint.

3. Customer may directly approach the GRO, if he / she has not received reply or is unsatisfied with the solution of Concerned Person.

4. GRO may take up the complaints received by him directly from the customers or Concerned Department / Concerned Person, who may escalate the matter at the request of the Customer, re-examine the issue and take necessary steps to resolve the matter.

5. He will provide necessary guidance / solution to the complainant or Concerned Department / Concerned Person as the case may be and resolve the same within a reasonable time, with possible solution as deemed expedient to him.

The Investor shall lodge his/her complaint in person or through email at email ID of Grievance Redressal Officer.

**Mr. Atul Kant Chaturvedi**
**Grievance Redressal Officer**

**Email: akc@perfectmudra.in**

**Perfect Mudra Private Limited**
**Registered Office:** 1501, Chiranjiv Tower 43, Nehru Place, South Delhi, New Delhi - 110019, India

### C. RBI CMS portal:

If customer's complaint/concern is not redressed within a period of 30 days, customer

can lodge a complaint on the RBI CMS portal - *https://cms.rbi.org.in*

Or send a complaint form to the below-mentioned address:
Centralised Receipt and Processing Centre,
Reserve Bank of India, 4th Floor,
Sector 17, Chandigarh – 160017
Tollfree Number- 14448

## 6. TIME FRAME / ESCALATION

The Company will always make effort to redress the complaints of the customers at the earliest and in the best possible way and provide its best services.

In the event of non-disposal of complaint by the concerned person of the company, the same will escalate to the Grievance Redressal Officer, who would take steps to resolve the same expeditiously.

a) All efforts will be made to resolve each complaint received generally within the stipulated time.

b) There may be some complaints which require deeper analysis from possible angles which may cause delayed resolution of the complaint. In such cases, Perfect Mudra will try to resolve the grievances at the earliest, depending on the nature of the case. Such delay in addressing the complaint beyond the prescribed time limit shall be conveyed to the complainant along with reasons for the same.

## 7. RESOLUTION OF COMPLAINT

The procedure for addressing the Complainant grievances is as follows:

a) The Complaints shall include full details of the complainant (name, address and contact details), date of receipt, fact of the complaint, etc.

b) After receiving the complaint, the team shall forward the complaint to the concerned department head to which the grievance pertains to provide solution of the same.

c) The concerned department head shall resolve the complaint at earliest or report to the Grievance Redressal Officer if unable to resolve the same.

d) Thereafter, the Grievance Redressal Officer shall provide resolution to the complainant within the statutory timelines of receiving the complaint.

## 8. MANDATORY DISPLAY AT THE OFFICE

The Company shall display the following information prominently, for the benefit of its customers, at its every place of business:

i) the name and contact details (Telephone / Mobile nos. / email address) of the Grievance Redressal Officer who can be approached by the customer for resolution of complaints against the Company.

ii) if the complaint / dispute is not redressed within a period of 30 days, the customer may appeal to RBI, under whose jurisdiction the registered office of the Company falls.

## 9. REVIEW AND MONITORING

The Board of Directors shall periodically review the compliance of the Fair Practices Code and the functioning of the grievance redressal mechanism.

The report shall contain information like the total number of complaints received, disposed of and pending, with reasons thereof, which will be placed before the Board for information / guidance. A consolidated report of such reviews shall be submitted to the Board quarterly.

## 10. POLICY REVIEW

The Board shall review and amend this policy as and when required.

If at any point a conflict of interpretation / information between the policy and any regulations, rules, guidelines, notification, clarifications, circulars, master circulars / directions issued by relevant authorities ("Regulatory Provisions") arises, then interpretation of the Regulatory Provisions shall prevail.

In case of any amendment(s) and / or clarification(s) to the Regulatory Provisions, the policy shall stand amended.

## 11. PUBLICATION

This Grievance Redressal Policy shall be published on Company's website for the information of various stakeholders.