

## **GRIEVANCE REDRESSAL POLICY**

### **Falcon Trading Private Limited (FTPL)**

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#### **1. Policy Summary**

This Policy serves as a formal framework for the receipt, handling, and resolution of customer complaints and grievances in a timely manner, in compliance with the directives issued by the relevant regulatory authorities.

The Grievance Redressal Mechanism outlined herein also applies to issues arising from services provided by third-party agencies engaged by Falcon Trading Private Limited (“FTPL” or “the Company”).

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#### **2. Objective**

FTPL is committed to delivering exceptional customer service consistently, recognising that effective complaint handling is critical to the Company’s sustained growth and reputation.

The objectives of this Policy are to:

- Ensure prompt, fair, and courteous resolution of all customer complaints.
- Implement corrective and preventive measures to improve products, services, and processes.
- Maintain transparency and accountability in grievance handling.

This Policy establishes a structured mechanism for receiving, recording, and addressing customer complaints, regardless of their source, with an emphasis on fairness, efficiency, and timeliness.

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#### **3. Scope**

This Policy applies to:

- All branches and offices of FTPL across India.
- All customer-facing activities, including those conducted through outsourced service providers.

The Policy is divided into two sections:

- 1. Capturing Customer Grievances**
  - 2. Customer Grievance Redressal Guidelines**
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## SECTION I – Capturing Customer Grievances

FTPL endeavours to minimise customer complaints by adhering to standard service protocols. Complaints may be lodged through the following channels:

- **Walk-in:** At any FTPL branch or office.
- **Email:** grievance@falconfin.com
- **Telephone:** +91-9372265141
- **Letter:** Addressed to the relevant branch/office or the Grievance Redressal Officer (GRO).

All complaints are recorded, monitored, and tracked through multiple support channels to ensure resolution within defined timelines.

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### 3.1 Visibility

FTPL will ensure that information on how and where to lodge complaints is prominently displayed and easily accessible:

- On the Company's website and in welcome kits.
  - On notice boards at all branches/offices.
  - In all customer communications, including letters and mailers.
  - Contact details of the GRO and the Reserve Bank of India's (RBI) Department of Non-Banking Supervision (DNBS) will be displayed for escalation purposes.
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### 3.2 Accessibility

#### a) Walk-in

Customers may visit any FTPL branch/office to lodge a complaint. The designated manager/official will attempt on-the-spot resolution where possible.

#### b) Email

The GRO's email address will be displayed on notice boards and the Company's website (<https://www.falconfin.ai>). Complaints received via email will be acknowledged and forwarded to the relevant department for resolution.

#### c) Telephone

Customers may call the designated number listed in this Policy and on the Company's website. Calls will be handled by trained executives who will verify the customer's identity, record the complaint, and forward it to the concerned team.

#### d) Letter

Written complaints may be addressed to the relevant branch/office or directly to the GRO. These will be routed to the appropriate department for resolution and escalated if delays occur.

### 3.3 Complaints via RBI DNBS

If a complaint remains unresolved for more than 30 days or the customer is dissatisfied with the resolution, they may approach the Officer-in-Charge of the RBI DNBS Regional Office.

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### 3.4 Complaints via RBI Ombudsman

Customers may also lodge complaints through the RBI's Centralised Receipt and Processing Centre, either physically or online at <https://cms.rbi.org.in>, subject to the conditions outlined under the **Reserve Bank – Integrated Ombudsman Scheme, 2021**.

FTPL will:

- Acknowledge RBI-referred complaints within one working day.
  - Provide case details, reference numbers, timelines, and contact information of the handling officer.
  - Investigate and resolve the matter within the stipulated time frame, or inform the RBI of any delays with revised timelines.
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## SECTION II – Customer Grievance Redressal Guidelines

### 4. Resolution Timelines

All complaints must be resolved within the prescribed Turnaround Time (TAT). If resolution is not possible within the TAT, the customer will be informed that the matter is under investigation, with a commitment to respond within the next seven days. The GRO must be kept informed of such cases.

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### 5. Responsibilities of the Customer Care Unit

- Log all complaints received through any channel in the Complaint Register.
- Forward complaints to the relevant branch/department for resolution.
- Monitor progress and follow up to ensure closure within the prescribed TAT.
- Escalate unresolved complaints to higher authorities as necessary.
- Investigate repeat complaints from the same customer within a quarter.
- Give priority to complaints referred by the RBI and update the Compliance Cell upon resolution.
- Maintain a comprehensive database of all complaints received and closed.

## REDRESSAL OF CUSTOMER GRIEVANCES

**Dear Customers,**

**You may login your complaint relating to services provided by FTPL as under:**

- Walk-in at Branch/Office or
- Call at 9372265141
- Send email to [grievance@falconfin.com](mailto:grievance@falconfin.com)
- Send Letter addressed to the respective Branch In-charge/Branch Manager

**Grievance Redressal Escalation Matrix is as follows:**

**A. Escalation Level 1: Details of Grievance Redressal Officer:**

Name & Address	Email	Contact Number
<b>Grievance Redressal officer</b>  <b>Mr. Ravindra Shinde</b>  <b>Falcon Trading Private Limited</b> <b>210, Parekh Market, Opera House, Near Kenedy Bridge</b> <b>Mumbai - Maharashtra</b> <b>400 004</b>	<a href="mailto:grievance@falconfin.com">grievance@falconfin.com</a>	<b>9372265141</b>  <b>Timings: 10:00 AM to 05:00 PM</b> <b>(Monday to Friday)</b>

Our Grievance Redressal Officer will endeavour to resolve the issue to the complainant's satisfaction within 30 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond with detailed reason.

**B. Escalation: Level 2: Officer-in-Charge, Regional Office, RBI**

Name & Address	Email	Contact Number
The General Manager Department of Regulation (Nodal RO)	<a href="mailto:dosahmedabad@rbi.org.in">dosahmedabad@rbi.org.in</a>	079-27543057 Timings: 10:00 AM to 05:00 PM (Monday to Friday)

Reserve Bank of India, 6, Sansad Marg, New Delhi – 110001, India		
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If the complaint is not resolved within 30 days from the lodgement of the complaint or if the complainant is not satisfied with the response, the customer can approach Officer-in-Charge appointed by Reserve Bank of India, as above.

**OR**

Escalation: Level 2: Office of Ombudsman, Reserve Bank of India (As per provisions of Reserve Bank- Integrated Ombudsman Scheme, 2021)

S. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044, Telephone No: 25395964 Fax No: 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022, Telephone No: 2300 1280 Fax No: 23022024	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011, Telephone No: 23724856 Fax No: 23725218-19	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh, Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir



Falcon Trading Private Limited  
210, Floor-2, Parekh Market, Jagannath Shankarsheth Marg,  
Kennedy Bridge, Girgaon,  
Mumbai, Maharashtra, India – 400004  
CIN- U51909WB1991PTC051448  
RBI NBFC License No: 05.01173

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4	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata- 700001STD Code: 033, Telephone No: 22310217 Fax No : 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand
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