

AMBIUM FINSERVE LIMITED
(Formerly known as Ambium Finserve Private Limited)

CIN: U65999CH2017PLC041442

Website: <https://www.wint.capital/>

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GRIEVANCE REDRESSAL POLICY

Version 3

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Document Versioning

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1	Version 1	Board of Directors	27 September 2023
2	Version 2	Board of Directors	3rd January 2024
3	Version 3	Board of Directors	29 th May 2025

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I. INTRODUCTION AND BACKGROUND

Ambium Finserve Limited (Formerly known as Ambium Finserve Private Limited) (hereinafter referred to as “the Company” or “Ambium”) is a Non Systemically Important Non-deposit taking Non-Banking Financial Company (NBFC-ND-NSI) duly registered with the Reserve Bank of India (RBI). Under the Scale Based Regulatory (SBR) Framework for NBFCs, the Company is categorized as a Base Layer NBFC based on its asset size.

Excellence in customer service is the most important tool for sustainable business growth. The Company is engaged in the business of providing secured as well as unsecured business loans to the under-served individuals, households, and businesses and offer wholesale lending to other NBFCs and Financial Institutions and other Body Corporates (with an AUM of less than INR 5000 crores) to provide access to credit to under-served segment. The Company understands the value of customer services and therefore takes every possible initiative to provide the best customer experience.

The Company has adopted this Grievance Redressal Policy (“the Policy”) in lines with the requirements of the Reserve Bank of India (RBI) vide its Master Direction - Non-Banking Financial Company – Non systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016, as updated from time to time and has been duly approved by the Board.

II. OBJECTIVE AND SCOPE

Ambium's policy on Grievance Redressal has been formulated as a mechanism to enable the customers to lodge their complaints/ grievances in relation to their dealings with the Company. This policy details complaint handling through a structured grievance redressal framework including a review mechanism to minimize such issues in future.

The main objective of the policy is to ensure that:

- a) all customers are treated fairly and in a courteous manner at all times.
- b) all customers are educated about the redressal mechanism and the designated officials to be contacted for resolving their issues and complaints.
- c) all the complaints/grievances raised by the customers shall be addressed promptly and swiftly within the time limit defined in this policy.

This policy will be applicable to all customers of the Company and all the matters brought to the notice of the Company through recognized modes of correspondence. However, this will not include the matters which are sub-judice.

III. GRIEVANCE REDRESSAL MECHANISM

Ambium has implemented necessary procedures in place for an effective grievance redressal mechanism. The Board of Directors at Ambium also periodically reviews the functioning of the grievance redressal mechanism with a consolidated report of customer grievances presented to the Board on an annual basis.

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication. These modes will be adequately displayed on the notice board of the branch and on the Company's website.

The Company has the following structure in order to ensure fair and quick redressal of customer complaints within the prescribed timeframes. Submitting grievances through the below mentioned support channels will ensure that they are routed to the appropriate customer support team in the Company and processed expeditiously.

The structure constitutes of following three levels:

Level 1- Registration of Complaints/Grievances

Customers can register their complaints/grievances through the following

means: ○ Customer Care Helpline No.: +91 8861212984

- Through website of Ambium at following Link: <https://www.wint.capital/>
- Registering the Complaints by visiting the head office of Company at address mentioned below:

**Cabin No.101, 1st Floor, S.C.O 148-149, Sector 34
Chandigarh,160022**

In all the above-mentioned means for registering the complaints, an acknowledgement number will be provided to the customer through which they can track the status of the complaint and follow-up for escalating the same, if required.

The Company's support team will acknowledge the grievance within 48 (forty eight) hours, promptly assign it to the concerned department based on the nature and category of the grievance and attempt to resolve the grievance within 21 (twenty one) working days. Certain grievances may require coordination and action by other third parties and factors not in the control of the Company, and if the Company requires additional time, it will be informed to the Customer along with the reason for delay and expected resolution timelines.

Level 2- Escalation to Grievance Redressal Officer (GRO)

In case, the customer does not get a satisfying response or does not receive any response within 30 days of registering the complaint/grievance, they can directly escalate the matter through an email to the below mentioned **Grievance Redressal Officer**:

Name: Animesh Gupta
Email id: compliance@ambium.in
Phone No.: +91 8861212984

Mr. Animesh Gupta will be the Grievance Redressal Officer of Ambium who will examine the matter and redress complaints as soon as possible, however not later than 30 (thirty) working days from the date of registering the complaint/grievance. The Grievance Redressal Officer will also act as the Nodal Officer for the company.

Level 3- Escalation to the Officer-in-charge DNBS, RBI

If any Customer is not satisfied with the resolution provided by the Grievance Redressal Officer or in case the grievance is not redressed within a period of one month from the date of its first submission, then the customer can write to:

Officer-in-Charge Reserve
Bank of India,
Department of Supervision (NBFC)
Reserve Bank of India, Central Vista, Sector 17 Post
Bag No.02 Chandigarh - 160 017, India

IV. MANDATORY DISPLAY REQUIREMENT

Ambium will display the following information prominently, for the benefit of its clients, at its registered office:

- The name and contact details (i.e., telephone number, address, and e-mail address) of the Grievance Redressal Officer/Nodal Officer
- Contact details of above-mentioned RBI office, under whose jurisdiction the head office of Ambium falls.

V. EMPLOYEE TRAINING AND AWARENESS

On an ongoing basis, Ambium will endeavour to conduct training programs for staff on customer service best practices with a focus on minimizing grievances. This training may include a review of past customer complaints, resolutions to those complaints, and an open discussion on how to best prevent such complaints in the future.

VI. POLICY REVIEW AND COMPLIANCE WITH POLICY

The GRO/ Board of Directors shall review this Policy annually or on a need-basis i.e., in the event of change in regulatory framework or for business or operational need (whichever is earlier). Such updates / changes to the Policy will be communicated to the relevant staff /personnel (both in-house or outsourced) and relevant stakeholders across the Company.

The Executive Committee of the Board of Directors shall ensure that the policy is complied with at all times.