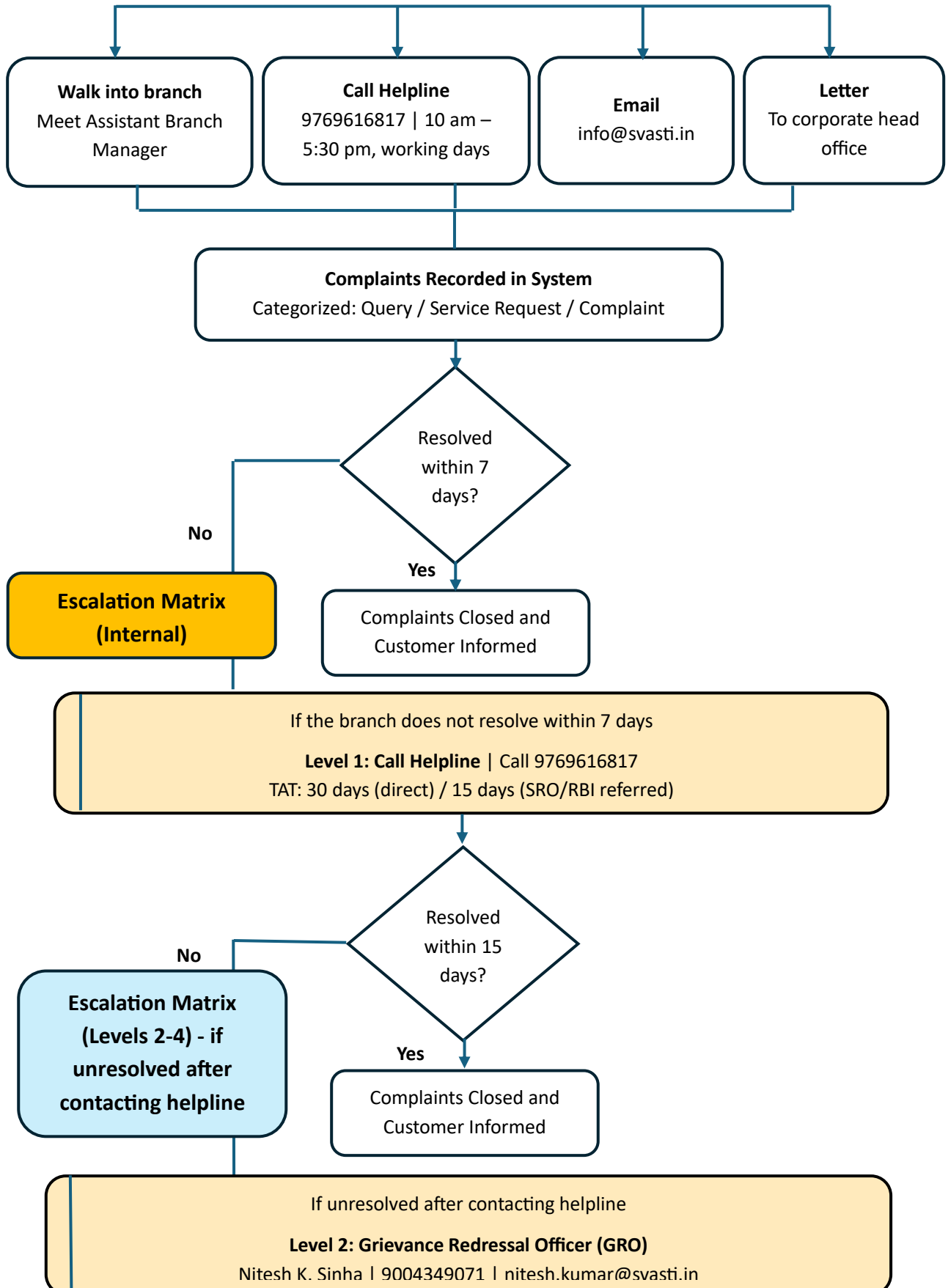




Customer Complaint – Lodging and Escalation Process

Svasti Microfinance Private Limited

Step 1: Lodge your complaint through any of the following channels

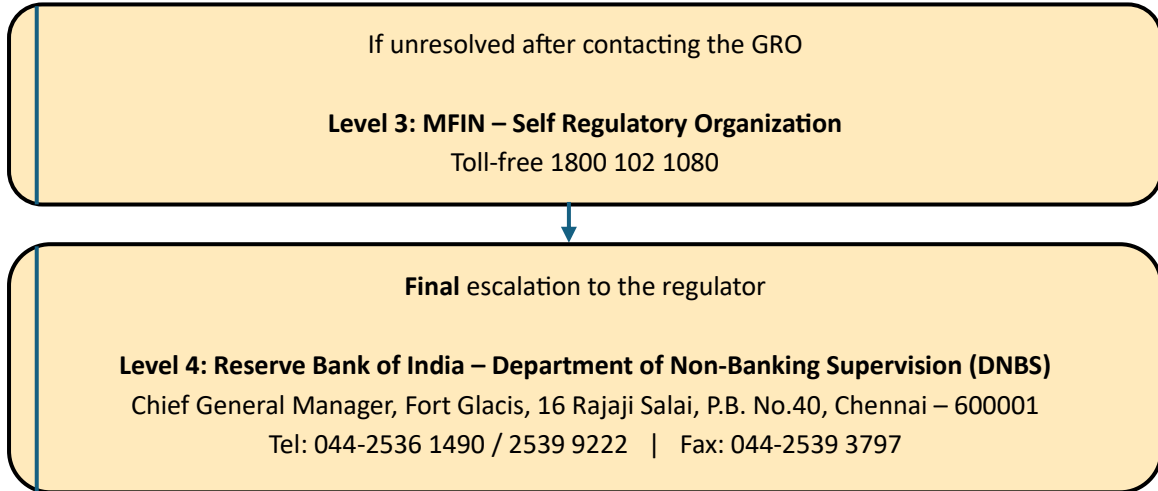




Customer Complaint – Lodging and Escalation Process

Svasti Microfinance Pvt Ltd

Step 2: If the complaints remain unresolved, follow the external escalation matrix



TURNAROUND TIME (TAT) SUMMARY	
Complaints lodged directly with Svasti	30 days
Complaints via SROs (MFIN, Sa-dhan) or RBI	15 days
Escalation trigger to helpline	If no resolution within 7 days at branch
Escalation trigger to GRO	If no resolution within 15 days via helpline
Escalation to MFIN / Sa-dhan (if Svasti unresolved)	30 days from date of complaint
Escalation to RBI (if Svasti unresolved)	30 days from date of complaint