



A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

CIN: L51102TZ1982PLC029253

Email: investor@jmfintechltd.com Mob:7395922291/92

CUSTOMER GRIEVANCE REDRESSAL POLICY

(Revised and approved by Board of Directors on 11th February 2026)

I. Introduction

Our Company aims at high level of customer satisfaction. We believe that the customer satisfaction can be achieved only by offering right products, timely redressal/ resolution of customer complaints and review mechanism to improve quality of services offered. The objectives of this policy are-

- To address the genuine needs of customers.
- To provide high quality services to customers.
- To ensure that employees/staff act in good faith and without prejudice to the interests of the customer and within the laid down policies and guidelines of Company, in this regard
- To ensure that the customers are fully informed of avenues to escalate their complaints / grievances within the organization.

This policy lays down the manner which customer complaints and grievances need to be addressed and resolved by the Company's employees and the management. This policy shall also be a guidance note to present employees and new joiners on how to address the customers complaints effectively. This policy shall be read along with other Company policies and appropriate action to be taken by the Company without fail.

II. Definitions

“Customer” means any person/institutions/association of persons/body of individuals who avails financial or other services of the company, as per extent policies of the Company.

“Grievances” shall mean complaint, resentment, dispute, disagreement etc. arising out of the practices, procedures and codes, followed by the Company in its customer dealings.

“Grave Grievance” shall mean a grievance of grave nature like staff misbehaviour, cheating/fraud, misconduct, misappropriation or misuse of customer's funds, antisocial behaviour etc. by employees/staff of the Company towards customers/prospective customers.

“Working days” shall mean any day on which the branches and corporate office of the Company working and excludes Sundays, national holidays, public holidays or any other day on which Company is not open for work.

“Query” means general inquiries/suggestions relating products and services of the Company.



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III. Grievances under this policy

As defined above “Grievances” shall mean complaint, resentment, dispute, disagreement etc. arising out of the practices, procedures and codes, followed by the Company in its customer dealings. To put in a more simple manner, a communication by prospective / existing Customers of Company that expresses dissatisfaction because of lack of action, inadequate quality of services by the Company’s employees/staff. Grave grievances against any employee/staff shall be dealt seriously and disciplinary action shall be taken under the policies laid down by the Company.

A query is not “grievance” and thus not covered under grievance redressal mechanism, this policy. Queries are general inquiries/comments relating to services of the Company which shall be made to the employees/staff at branches.

IV. Grievance mechanism

General queries do not come under grievance redressal mechanism.

Grievances could be redressed in two ways-

1. Customer Complaint box at branches
2. Complaint to Customer Service Team

Which is detailed in following paras-

1. Customer Complaint/grievance box at branches: Every branch will have a customer complaint box near the counter or opposite customer lobby for depositing complaints. Complaints shall be written in legible handwriting or printed containing the matter in detail. The customer shall mention his contact number, email id, and full address to enable the company to contact him for redressal. Complaints of minor nature will be dealt by branch staff. Complaints/Grievances which cannot be addressed at branch level will be forwarded to Grievance Redressal Officer at Regional Office.
2. Complaint to Customer Service Team: A customer can lodge a complaint in person during working hours at Customer Service Team address given below, established in our Regional Office, by submitting a written letter and giving full details. Complaints may also be mailed to complaints@jmfintechltd.com with appropriate subject line.

CUSTOMER SERVICE TEAM

JMJ FINTECH LIMITED

1st Floor, Pooma Complex,

Naduvilal Jn., M.G Road,

Thrissur – 680001.

Mob: 7736810555



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Also,

- a. Anonymous complaints will not be entertained.
- b. The complaint shall be readable and understandable for the officer reading the same.
- c. The customer service team shall record the same in the Customer grievance register, maintained electronically or physically with details of complaint with complaint number, date of receipts, address, brief description of complaint etc. Action taken shall also be recorded in the register.
- d. The grievance redressal officer shall take steps to redress the complaint normally within 21 working days from date of receipt of complaints.

V. Grievance Redressal Officer

At present, the Company has two Grievance Redressal Officers to deal with major complaints of customers and to overlook entire complaint redressal system related to digital and non-digital products/ services -:

- The Grievance Redressal Officer for non-digital products/services of JMJ FINTECH LIMITED is Ms. Priya Krishnakumar.

Her contact details are as follows:

Name: Priya Krishnakumar

Designation: Accounts Manager

Address:1st Floor, Pooma Complex, M G Road, Thrissur, Kerala, India, Pin:680001 E-mail: complaints@jmjfintechltd.com , Mobile:7395922290

- The Grievance Redressal Officer for digital products/services of JMJ FINTECH LIMITED is Mr. Justin Thomas O.

His Contact details are as follows:

Name: Justin Thomas O.

Designation: Chief Financial Officer

Address:1st Floor, Pooma Complex, M G Road, Thrissur, Kerala, India, Pin:680001 E-mail: complaints@jmjfintechltd.com , Mobile:7395922292

The duties of Grievance Redressal Officer are as follows-

- a. GRO will have the responsibilities of ensuring early resolution of complaints (within 30 working days).
- b. GRO will first examine the nature of the Complaint and initiate necessary action to address the complaint to the satisfaction of the complainant. He / She will also ensure to record the action initiated or taken along with the status of the complaint- resolved / unresolved in Complaint register, maintained for the purpose.
- c. Customer may directly approach and appeal to GRO within 15 days of the solution/decision/reply provided by GRO in case not satisfied with the same.



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- d. The GRO, in that case, shall resolve the same within a reasonable time, with possible solution as deemed expedient to him.
- e. If the complaint is not redressed satisfactorily within 30 working days across all escalation levels mentioned above, the customer may directly write to Reserve Bank of India, as detailed below:
 - Office-in-Charge, Department Of Supervision, Reserve Bank of India, Fort Glasic 16, Rajaji Road, Fort St.George, Chennai, Tamil Nadu, India, Pin:600001
 - Centralised Receipt and Processing Centre (CRPC)/Complaint Management System (CMS): <https://cms.rbi.org.in/>
 - Consumer Education and Protection Cell (CEPC)
 - Sachet Portal: <https://sachet.rbi.org.in/>
 - NBFC-Ombudsman
- f. Summary of the customer grievance reports along with actions initiated would be reported to the Board at least once in a year. The report shall contain information like, the total no. of complaints received, disposed of and pending, with reasons thereof, which will be placed before the Board for information / guidance.

VI. Mandatory display at the offices

At the operational level, the Company shall ensure to display the following information prominently, for the benefit of its customers, at its places of business:

(a) 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 Company.

(b) If the complaint / dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DoS) of RBI DEPARTMENT OF SUPERVISION, RESERVE BANK OF INDIA, FORT GLASIC 16, RAJAJI ROAD, FORT ST. GEORGE, CHENNAI, TAMIL NADU, INDIA, PIN: 600001 under whose jurisdiction the registered office of the Company is situated.

(Refer Annexure A for suggested model of poster/display.)

VII. Training

The Company shall also conduct training programmes regularly for staff on customer services and minimizing grievances. Imparting soft skills required for handling customers, would be an integral part of the training programmes.

VIII. Complementary effect

This policy shall be read along with other policies of the Company.

V. Overriding effect

Where due to any amendment in applicable laws/regulations/rules, any clauses of this policy becomes



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inconsistent with law, then the amended law shall apply to such clauses or such portion of the policy to make the policy legally valid.

VI. Revision/Amendments

Any amendments to this policy shall be made by decision of Board of Directors on recommendation made by any committee of Board or by KMP or loan department or to bring the policy in line with any future amendment in applicable laws.

//Approved//

For JMJ Fintech Limited

Sd/-

Managing Director



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Annexure A- Display information

Customer Complaint/Grievance Box

Any complaints or grievances relating to our services could be deposited in this box or send to customer service team at

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1st Floor, Pooma Complex,
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