<u>OASIS SECURITIES LIMITED</u>

GRIVANCE REDRESSAL POLICY

Approved By: Stakeholder Relationship Committee

Original date of Issue & Approval: 13/11/2025

1. BACKGROUND AND PURPOSE

Oasis Securities Limited ("the Company") is a Non-Banking Financial Company ("NBFC"), categorized as a Non-Deposit Taking entity under the 'BASE' layer in accordance with the Reserve Bank of India's Scale Based Regulation (SBR) Framework for NBFCs, 2023. The Company is primarily engaged in offering and facilitating retail loans, MSME loans, corporate loans, and Loan Against Property to a broad spectrum of customers, including individual borrowers, SMEs, corporates, and other legal entities.

The Company recognizes that excellence in customer service is fundamental to long-term business success. With a strong commitment to customer satisfaction, it continually strives to deliver a seamless and responsive service experience. Accordingly, this Grievance Redressal Policy ("Policy") has been adopted in alignment with the applicable regulatory requirements prescribed by the Reserve Bank of India and SEBI LODR, 2015, and has been duly approved by the Company's Stakeholder Relationship Committee.

This Policy establishes a formal mechanism for customers to raise concerns or grievances relating to their interactions with the Company. It outlines a structured approach to grievance resolution and incorporates feedback-based improvements to minimize recurrence of such issues.

The core objectives of this Policy are as follows:

a) To ensure that all customers are treated with fairness, dignity, and professionalism at all times.
b) To inform and educate customers about the grievance redressal process and the appropriate points of contact.
c) To address all customer complaints in a timely, efficient, and effective manner, within the prescribed timelines.

This Policy applies to all existing and prospective customers of the Company and covers all communications received through recognized channels. However, it does not extend to matters that are sub judice or pending before a court or tribunal.

2. DEFINITIONS

For the purpose of this Policy:

- **“Customer”** means any individual, partnership firm, company, body corporate, trust, or other legal entity that has availed or sought to avail any financial product or service from the Company.
- **“Grievance”** means any communication that expresses dissatisfaction about an action or lack of action by the Company, its employees, or agents, concerning a product, service, or process.
- **“Working Day”** means a day (excluding Saturdays, Sundays, and public holidays) on which the Company’s registered office is open for business.
- **“Regulator Complaint”** means a complaint received through, or referred by, the Reserve Bank of India or any other statutory/regulatory authority.

3. GRIEVANCE REDRESSAL MECHANISM

The company has implemented necessary procedures for an effective grievance redressal mechanism. The Board’s Committee periodically reviews the functioning of the grievance redressal mechanism with a consolidated report of customer grievances presented to the Board’s Committee 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 of grievance redressal constitutes of following three levels:

Level 1 - Registration of Complaints/Grievances

Customers can register their complaints/grievances through the following means:

- Designation: Finance Executive
- Email Id: sodhanioasis@gmail.com
- Phone No. : +91 9257056970
- Address: C-373, Behind Amar Jain Hospital Block-C, Vaishali Nagar, Jaipur – 302021

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 24 (twenty-four) hours, promptly assign it to the concerned department based on the nature and category of the grievance and attempt to resolve the grievance within 10 (ten) working days maximum except Credit Bureau related complaints which will be resolved within 15 (fifteen) working days maximum.

Certain grievances may require coordination and action by other third parties and factors not in the control of the Company.

Level 2 - <u>Escalation to Grievance Redressal Officer (GRO)</u>

In case the customer does not get a satisfying response or does not receive any response within 10 working or 15 working days as the case may be, of registering the complaint/grievance, they can directly escalate the matter through an email to the below mentioned Grievance Redressal Officer:

- **Name & Designation:** Business Head
- **Email Id:** sodhanioasis@gmail.com
- **Phone No.:** +91 9257056969
- **Office Address:** C-373, Behind Amar Jain Hospital Block-C, Vaishali Nagar, Jaipur – 302021

The Grievance Redressal Officer of the Company will examine the matter and redress complaints as soon as possible, however not later than 6 (six) working days from the date of registering the complaint/grievance.

Level 3 - <u>Escalation to the Officer-in-charge DNBS, Reserve Bank of India ('RBI')</u>

In addition to the above, if the complaint is not resolved to the customer's satisfaction within 30 days from the date of first submission, the customer may approach the Reserve Bank of India under the **Integrated Ombudsman Scheme, 2021**.

Officer-in-Charge

Reserve Bank of India,

Department of Supervision (NBFC)

6, Sansad Marg, New Delhi – 110001

RBI CMS Portal (https://cms.rbi.org.in)

4. MANDATORY DISPLAY REQUIREMENT

The Company will display the following information prominently, for the benefit of its clients, at its registered/ corporate/ branch offices:

- The name and contact details (telephone number, address, and email address) of the Grievance Redressal Officer/ Nodal Officer
- Contact details of the RBI office under whose jurisdiction the head office of the Company falls

5. TIME FRAME FOR RESPONSE/RESOLUTION

The turn-around time for responding to complaints are as follows:

- For each category of complaints: 10 working days, except Credit Bureau related complaints which will be resolved within 15 working days maximum
- For complaints received from a regulator, the timelines mandated by the respective regulator will be followed

Example of category of complaints:

A. RC related

B. EMI charges related

C. Foreclosure related

D. VAS related

E. NACH related

F. Recovery related

G. Other

6. EMPLOYEE TRAINING AND AWARENESS

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

The Company shall maintain a centralized register of all grievances received and their resolution status. This record shall form part of the Company's internal audit review to ensure compliance with applicable regulatory requirements. The Grievance Redressal Officer (GRO) shall prepare periodic reports on grievance redressal, highlighting unresolved or systemic issues, and submit the same to the Board's Committee at least annually, or more frequently if required.

7. POLICY DISCLOSURE

This Policy shall be displayed on the Company's website and a copy shall be made available at all branches of the Company. Customers may also request a copy of this Policy at any time.

8. REVIEW & AMENDMENTS

The provisions of this Policy would be subject to revision / amendment in accordance with the Act, notifications, etc. on the subject as may be issued by relevant statutory authorities, from time to time. In case of any amendment(s), clarification(s), circular(s), etc. issued by the relevant authorities, not being consistent with the provisions laid down under this Policy, then such amendment(s), clarification(s), circular(s), etc. shall prevail upon the provisions hereunder and this Policy shall stand amended accordingly from the effective date as laid down under such amendment(s), clarification(s), circular(s), etc.