

## Grievance Redressal Policy

<b>Version</b>	<b>Date of Approval / Reviewal</b>
<b>V.1</b>	<b>20th March, 2025</b>
<b>V.2</b>	<b>14<sup>th</sup> April 2026</b>

## 1. Objective

This Policy has been formulated in line with the Reserve Bank of India's Fair Practices Code under Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 and the RBI Integrated Ombudsman Scheme, 2021. Its objective is to ensure prompt and fair redressal of customer grievances in a transparent and efficient manner, while strengthening customer confidence in the Company.

## 2. Scope

This Policy applies to all customers and borrowers of TCEPL and covers complaints relating to loans, account servicing, recovery process, communication, charges, disclosures, and other services offered by the Company.

## 3. Modes and channels of Raising Complaint

The company provides multiple channels to customers for registering their grievances as mentioned below:

- a. Website – Customer can raise his/her complaint by visiting the website - <https://www.tomorrowcapital.in/>
- b. E-Mail – Customers can lodge a complaint by email to this designated E-mail - [compliance@tomorrowcapital.in](mailto:compliance@tomorrowcapital.in). On receipt of the e-mail and post authentication of customers, the Company representative will understand the grievance and capture the customers complaints in the Grievance Redressal System and will take the necessary action lodging and closure of the Complaint in a timely manner.
- c. Customer Walk-in's at office - Customers can visit the Company's office and lodge their complaints with the Company.

**Grievance Redressal Process is mentioned below**

## 4. Grievance Redressal Mechanism

Level 1 – Customer Service Contact:

Customers may raise their grievance by writing to the dedicated email ID [info@tomorrowcapital.in](mailto:info@tomorrowcapital.in) or calling the helpline number +91 22 - 7151 9000.

Level 2 – Grievance Redressal Officer (GRO):

If not resolved within 7 working days, the complaint may be escalated to the Grievance Redressal Officer:

Name: Parth Singhal | Designation: Grievance Redressal Officer | Email: [compliance@tomorrowcapital.in](mailto:compliance@tomorrowcapital.in) | Contact Number: +91 22 - 7151 9000

Level 3 – Principal Nodal Officer / RBI Ombudsman:

If the grievance is not resolved within 30 days, the customer may approach the RBI Ombudsman under the Integrated Ombudsman Scheme, 2021. The Ombudsman contact details shall be displayed on the Company's website and offices.

**Website** - <https://cms.rbi.org.in/cms/indexpage.html#eng>

**Helpline Number** – 14448

**Compliant Letter** - Centralized Receipt and Processing Centre (CRPC)

Reserve Bank of India, Central Vista, Sector 17

Chandigarh – 160017

**E-mail** - CRPC@rbi.org.in

## 5. Timelines

- Acknowledgement of complaint – within 48 hours
- Resolution of complaint – within 30 days from date of receipt

## 6. Disclosure

Details of the GRO and escalation mechanism shall be displayed prominently at the registered office, , and on the Company's website. A consolidated report on customer grievances and redressal status shall be placed before the Board of Directors on a quarterly basis.

## 7. Review of the Policy

This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the grievance redressal mechanism