CREDABLE EQUENTIA FINANCIAL SERVICE PRIVATE LIMITED

CUSTOMER GRIEVANCE REDRESSAL FLOWCHART

Version 3.0 — May 2026

Customer Raises a Complaint

STEP 1 — Initial Query / Complaint
(Grievance Redressal Officer/Nodal Officer)

Call: 022 63256800 | Visit Company | Email id: grievanceredressal@credable.in/ nodalofficer@credable.in

Mon-Fri 10am-6pm | (excluding public holidays)

Complaint Registered & Acknowledged — **Response within 10-20 working days** (as per applicable case prescribed under Customer Grievance Redressal Mechanism Policy)

Resolved?

- **NO / Unsatisfied** Escalate to Step 2
- **YES** — Complaint Closed & Customer Informed

STEP 2 — Principal Officer (Complaint Escalations)

LoanAccountNo. | ***SubmitCustomerEscalation*** email: compliance@efinserv.in

Complaint Registered & Acknowledged — **Response within 7 Working Days**

Resolved?

- **NO / Unsatisfied** Escalate to Step 3
- **YES** — Complaint Closed & Customer Informed

STEP 3 — Director

Call: 022 63256800 | email: anil.gudibande@1crowd.co

9th Floor, Satyam Tower, Off Govandi Station Road, Deonar East Mumbai 400 088

Complaint Registered & Acknowledged — **Response within 7 Working Days**

Resolved?

- **NO / Unsatisfied** Escalate to RBI CMS
- **YES** — Complaint Closed & Customer Informed

Note: After following Steps 1, 2 and 3, if your issue remains unresolved or if you have not received a response within **30 days** of lodging a complaint, you may approach the **Banking Ombudsman** appointed by the Reserve Bank of India under the **Reserve Bank – Integrated Ombudsman Scheme, 2021.**

STEP 4 — RBI Complaint Management System (CMS) / Ombudsman

If your complaint remains unresolved after Step 3,approach the RBI Ombudsman:
https://cms.rbi.org.in

Complaint can alsobe filedin physical mode to:
Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India,
Central Vista, Sector 17, Chandigarh – 160017