Thankam Finance

21 May 2026

CUSTOMER GRIEVANCE REDRESSAL POLICY

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 misbehavior, cheating/fraud, misconduct, misappropriation or misuse of customer's funds, antisocial behavior 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.

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 simpler 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 Redressal Mechanism

The company aims to provide best customer service and is consistently striving on creating a robust and efficient customer service platform. If the customers have any issues or wish to register a complaint, they can reach us at any of the following:
Grievance Redressal Phone No: +91 96192 77692 or (Customer can call our dedicated Helpline Number +91 96192 77692 between 10.00 AM to 06.00 PM. Monday to Friday and 10.00 AM to 2.00 PM on Saturdays (except public holidays) or Email: compliance@thankamfinance.in

Step 1:
Branch: Customer can visit our branches and handover a compliant letter to the Branch Manager or any other Branch Personnel who is a nodal officer of the Grievance Redressal. The customer is advised to take an acknowledgement of receipt with date from the branch personnel he/ she is handing over the compliant letter.
In case the customer does not receive any response within the 7 days or if the customer is dissatisfied with the response received from the company, the customer may escalate the compliant to the next level as indicated below.

Step 2:
If the Customer is not satisfied with the resolution received or if the customer does not hear from the primary level in 30 days, we request customer to write our Principal Nodal Officer Mrs. Anitha C. D’souza at compliance@thankamfinance.in, she is available on all working days as well as on public holidays between Monday to Friday 10.00 AM to 06.00 PM on +91 +91 96192 77692 (Call charges applicable)

Step 3:
If the customer is not dissatisfied with the resolution received or if the customer does not hear from us in 30 days, then he or she may escalate his/her grievance to the regulator at the below address:
(1) The complaint may be lodged online through the portal designed for the purpose (https://cms.rbi.org.in).
(2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank at “Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh-160017” and email may be sent at crpc@rbi.org.in. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.

V. 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 at “Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh-160017” and email may be sent at crpc@rbi.org.in

VI. 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.

VII. Complementary effect

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

VIII. Overriding effect

Where due to any amendment in applicable laws/regulations/rules, any clauses of this policy become inconsistent with law, then the amended law shall apply to such clauses or such portion of the policy to make the policy legally valid.

IX. 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.