

KIRAN VYAPAR LIMITED
GRIEVANCE REDRESSAL POLICY

In order to redress the Grievances / Complaints of the borrowers, the Board of Directors of the Company has approved and adopted the policy.

The details of the policy is enumerated below:

1. All Grievances made by the customers will be recorded in the Register maintained by the Company which will be serially numbered and will be available at all times.
2. All Grievances even if discharged orally for the time being a written reply will be made duly appreciating their issues and the initiative by the Company for addressing their issues.
3. The Grievance Redressal meeting will be held at the end of every six month and all customers will be invited to the said meeting so that their grievances are heard for betterment of services to them.
4. The Grievance Redressal Officer will be available to hear the issues of all customers between 4.00 P.M. and 6.00 P.M. daily. In the event of him not being available the immediate senior officer in the Company will attend the customer.
5. A Display Board will be kept at the Office of the Company which will show:

| | | |
|---|--|---|
| 1 | Grievances at the Beginning of the month | - |
| 2 | Grievances received during the month | - |
| 3 | Grievances resolved during the month | - |
| 4 | Grievances at the end of the month | - |

6. Name and Contact Details of Grievance Redressal Officer

Mr. Aakash Jain
Kiran Vyapar Limited
Krishna, Room no. 706, 7thFloor,
224,A.J.C. Bose Road
Kolkata - 700 017, West Bengal
Phone : (033) 2223 0016 / 18
Fax : (033) 2223 - 1569
email : kvl@lnbgroup.com