GRIEVANCE REDRESSAL POLICY

1. Objective and Philosophy

Forward Finance Private Limited ("FFPL") recognises that a robust, accessible and time-bound grievance redressal mechanism is a fundamental right of every borrower. FFPL views grievances not merely as complaints to be managed, but as valuable signals for continuous improvement of products, processes and conduct.

This Policy establishes a structured, transparent and escalable mechanism for receiving, acknowledging, investigating and resolving grievances — with clear timelines, designated responsibility and Board-level oversight.

2. Scope and Applicability

Category	What is Covered
Customer / Borrower Grievances	Complaints relating to interest rates, fees, charges, margin calls, loan statements, KFS accuracy, recovery conduct, data privacy or any aspect of FFPL's products and services
LSP / DSA Complaints	Complaints from borrowers regarding the conduct of FFPL's empanelled lending service partners or direct selling agents

3. Grievances Against LSPs, DSAs and Recovery/Collection Agents

Where a borrower's complaint relates to the conduct of an empanelled LSP or DSA (e.g. mis-selling, collection of unauthorised fees, misrepresentation), FFPL shall:

- **a)** Treat the complaint as a first-party FFPL complaint for the purpose of timelines and resolution
- **b)** Investigate the LSP / DSA conduct and take corrective action, including retraining, warning or de-empanelment as appropriate
- **c)** Report patterns of LSP / DSA complaints to the Board quarterly
- **d)** Ensure that the borrower receives a full and fair resolution regardless of whether the root cause lies with FFPL or its partner

The same first-party treatment, investigation, and de-empanelment provisions extend explicitly to recovery agent conduct, including coercive recovery practices during margin calls.

4. Grievance Redressal — Borrowers

4.1. How to Raise a Grievance

Borrowers may raise grievances through any of the following channels:

Channel	Contact / Detail
Dedicated Grievance Email	grievance@forward.in
Customer Care Number	As published on FFPL website (https://www.forward.in) and Sanction Letter, FFPL's Customer Care Number shall be toll-free and shall provide assistance in English, Hindi.
Written Letter	Addressed to the GRO / Nodal Officer for Grievances at FFPL's registered office.
FFPL Website	Grievance submission form at www.forward.in/grievance.
Branch / Office	In-person complaint at any FFPL office with the concerned staff to assist in filing written record.

4.2. Resolution Timelines — Customer / Channel Partner Grievances

Level	Contact	Timeline
Level 1	Customer Service Team — grievance@forward.in	Acknowledge: 2 working days | Resolve: 15 working days
Level 2	GRO / Nodal Officer — gro@forward.in	Resolve: 10 working days from escalation
Level 3	CEO — through GRO / Nodal Officer	Resolve: 7 working days from Level 2 escalation
External	RBI Integrated Ombudsman — https://cms.rbi.org.in	After 30 days from first complaint or if unsatisfied with FFPL response
Through Postal / Courier	Unit No.14, Technopolis Infotech Park, Hanuman Nagar, Mahakali Caves Road, Chakala, Andheri East - 400093	Within 30 days of recipt of Letter
Through Toll Free Number	+91 9070240702	9:30 a.m. to 6:30 p.m. Monday to Friday, except public holidays

The borrower's right to approach the RBI Integrated Ombudsman Scheme, 2021 arises automatically 30 calendar days from the date of the first complaint (or on receipt of an unsatisfactory response), regardless of whether Level 2 or Level 3 internal escalation has been completed. FFPL's internal escalation levels operate in parallel with, and do not restrict or delay, this statutory right.

4.3. GRO / Nodal Officer for Grievances

Detail	Information
Name of GRO / Nodal Officer	Mr. Amit Agawane (amit.agawane@forward.in)
Designation	Compliance Officer / Senior Management — as designated by CEO
Email	gro@forward.in
Address	Forward Finance Pvt. Ltd, Unit no.14, Technopolis Knowledge Park, Mahakali Caves Road, Hanuman Nagar, Chakala, Andheri East, Mumbai, Maharashtra 400093

4.4. Specific Customer Rights Under This Policy

a) Every borrower has the right to receive an acknowledgement of their grievance within 2 working days

b) Every acknowledgement shall include a unique Complaint Reference Number, which the borrower may cite for status tracking at any subsequent escalation level or with the RBI CMS portal.

c) Every borrower has the right to receive a written, reasoned response and not just merely a closure notification

d) No borrower shall be subjected to any adverse treatment (such as coercive recovery action or accelerated loan recall) as a consequence of having raised a grievance in good faith

e) Borrowers shall be informed of their right to approach the RBI Ombudsman at the time of grievance acknowledgement if the complaint is not resolved within the stipulated timeline

f) Grievances from senior citizen or differently-abled borrowers shall be flagged for priority handling and expedited resolution wherever feasible.