

**ANA ARC PRIVATE LIMITED**  
**GRIEVANCE REDRESSAL POLICY**

**1. Introduction**

ANA ARC Private Limited (“the Company”) is committed to conducting its business with integrity, transparency, and a strong focus on stakeholder satisfaction. We value our relationships with our customers, which include our investors, creditors, borrowers, and other partners.

This Policy outlines a transparent framework for the timely resolution of grievances raised by our customers. It ensures that every grievance is heard, addressed fairly, and resolved promptly.

For the purpose of this Policy, all stakeholders including investors, creditors, and borrowers shall be referred to as “Customers”.

This Policy is available on the Company’s website.

**2. Definition**

A “**Grievance**” is any expression of dissatisfaction by a Customer regarding the Company's service, conduct, or adherence to its obligations.

**3. What is Not Covered by this Policy?** This policy does not cover:

- a) Complaints that are anonymous or contain abusive language.
- b) Matters that are already sub-judice in any court or quasi-judicial forum.
- c) Personal allegations against staff, which will be handled through the Company's internal HR procedures.

**4. How to Raise a Grievance**

Customers can raise a grievance through any of the following channels:

**Website:** Use the '**Leave a Message**' form provided on our official website.

**Email:** Send details to [cs@anaarc.com](mailto:cs@anaarc.com)

**Post:** Write to us at:

**The Nodal Officer (Company Secretary)**  
ANA ARC Private Limited  
299, 1st Floor, Amarjyothi Layout,  
Domlur, Bengaluru – 560071

**Please provide the following details in your communication:**

- Your Name, Contact Number, and Email Address
- A clear description of the grievance
- Relevant supporting documents (if any)
- Your desired resolution

## **5. Our Grievance Redressal Process**

### **Step 1: Acknowledgement**

- You will receive an acknowledgement of your grievance via email within **7 working days** of receipt.

### **Step 2: Review and Resolution**

- Our Nodal Officer will review your grievance.
- We strive to provide response within **15 working days** from the date of acknowledgement.

### **Step 3: First Level Escalation (If Unresolved)**

- If you are not satisfied with the resolution provided by the Nodal Officer, you may escalate the matter within 15 days.
- Escalate to: The Managing Director & CEO
- Email: [operations@anaarc.com](mailto:operations@anaarc.com)
- Post: Managing Director & CEO, ANA ARC Private Limited, 299, 1st Floor, Amarjyothi Layout, Domlur, Bengaluru – 560071
- The CEO will review the case and provide a response within 15 working days of escalation.

### **Step 4: Final Appeal (If Still Unresolved)**

- If you are not satisfied with the CEO's decision, you have a final right of appeal within 30 days.
- Appeal to: The Audit Committee of the Board
- Email: [cs@anaarc.com](mailto:cs@anaarc.com) (Marked for the Audit Committee)
- Post: Customer Grievance, ANA ARC Private Limited, 299, 1st Floor, Amarjyothi Layout, Domlur, Bengaluru – 560071
- The decision of the Audit Committee shall be final and binding.

## **6. Policy Review and Reporting**

- This Policy shall be reviewed annually by the Board of Directors.
- A summary of all grievances received and their status is presented to the Audit Committee on an annual basis for oversight.