GRIEVANCE REDRESSAL POLICY

DOCUMENT DETAILS

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DOCUMENT CHANGE CONTROL

Sr. No	Name	Designation	Purpose
1.	Mr. Aparna Jhunjhunwala	Company Secretary – Group company	Author
2.	Mr. Bishal Agarwal	Company Secretary	Review and Sign off

DOCUMENT VERSION HISTORY

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1	April 10, 2024	1.0	
2	February 25, 2026	2.0	

Customer Grievance Redressal Mechanism
PAN Emami Cosmed Limited

1. Objective

The Customer Grievance Redressal Mechanism ("CGRM") is established to ensure delivery of high-quality customer service and strict adherence to the Fair Practices Code prescribed by the Reserve Bank of India as well as the Company's own Fair Practices Code. This mechanism lays down the broad framework for addressing customer concerns in a transparent, efficient, and timely manner.

2. Guiding Principles

The Company recognizes that customer complaints are an important source of feedback and is committed to addressing them with utmost seriousness. The following principles shall guide the grievance-handling process:

- Customers shall be treated fairly, respectfully, and without prejudice at all times.
- All complaints shall be handled courteously and resolved within the prescribed timelines.
- Customers shall be informed of the escalation channels available within the organization and their rights in the event of delayed or unsatisfactory resolution.
- Employees and outsourced service providers shall act in good faith and maintain the highest standards of integrity when interacting with customers.

3. Grievance Redressal Mechanism

3.1 Registration of Complaints

Customers may register their complaints through any of the following modes:

a. Registered Office Visit
Customers may visit the Registered Office of the Company to lodge their grievances. Oral complaints must be followed by a written submission for proper record-keeping.

b. Email / Written Communication
Customers may send their complaints to:
Email: panemamics@emamigroup.com
Address:
The Compliance Officer
PAN Emami Cosmed Limited
687, Anandapur, EM Bypass
2nd Floor, Kolkata – 700107

Note:

- Customers must mention their **application number / sanction number / loan account number** in all communications.
- **Anonymous complaints** shall not be entertained under this mechanism.

4. Timeframe for Resolution

The Company shall endeavor to resolve complaints within the following timelines (from the date of receipt):

- **Normal cases:** Within **10 working days**
- **Fraud-related cases, legal cases, or cases requiring retrieval of old/archived records:** Within **20 working days**

If additional time is required due to the nature of the complaint, the customer shall be informed of the delay along with the expected resolution timeline.

5. Escalation Matrix

If the customer is not satisfied with the resolution provided within the stipulated 10/20 working days, the complaint may be escalated to:

Grievance Redressal Officer (GRO)

Name: Mr. Bishal Agarwal
Tel: 033-6613-6264
Email: panemamics@emamigroup.com

If the grievance remains unresolved for **more than one month**, the customer may further escalate the matter to:

Reserve Bank of India – Regional Office (DNBS)

Designation: Deputy General Manager
Department: Department of Non-Banking Supervision
Address:
Reserve Bank of India, Kolkata Regional Office
15, Netaji Subhas Road, Kolkata – 700001
Tel: +91 33 2231 2121
Email: dnbskol@rbi.org.in

6. Review and Governance

The Board of Directors shall periodically review the effectiveness of the Customer Grievance Redressal Mechanism, including:

- Process gaps and corrective measures
- Statement of complaints received, resolved, and pending
- Reasons for pendency and action taken

This policy was last reviewed and approved in the Board Meeting held on **25th February 2026**.