

Grievance Redressal Mechanism
OF
FLAT WHITE CAPITAL PRIVATE LIMITED

SUMMARY OF POLICY:

Policy Name	Grievance Redressal Mechanism
Date of Approval of First Version	17-12-2025
Periodicity of Review	Annual
Prepared By	Ridika Sultania
Approver	Board of Directors

Date of Review	Date of Next Review	Comments/Remarks/Changes
17-12-2025	On or before Dec-2026	Policy Approved

Grievance Redressal Mechanism Policy

1. Objective

FLAT WHITE CAPITAL PRIVATE LIMITED (FWCPL) provides a transparent, fair and time-bound mechanism for Customers and stakeholders to register complaints and seek resolution. The FWCPL is committed to professionalism, integrity, and efficient redressal of all grievances.

2. Scope & Applicability

This Policy applies to all Customers, employees, and stakeholders connected with the products and services of FWCPL.

3. Guiding Principles

- Easy access to complaint channels
- Fair, prompt, courteous resolution
- Escalation at higher levels for unresolved cases
- Prioritised handling for customers with disabilities
- Transparency on timelines and process

4. How Customers Can Register Complaints

Level 1 – Customer Support

1. **Branch Visit:** Record grievance in the branch complaint register
2. **Call Centre:** +91- 7042538686 (09:30 AM-06:30 PM Monday to Saturday except National Holiday)
3. **Email:** support@fwcap.in

Level 2 – Escalation (if not resolved in 7 working days)

Chief Grievance Redressal Officer (GRO) / Principal Nodal Officer

- Email: PNO@fwcap.in
- Nodal Officer: Ridika Sultania
- Address: 5th Floor, Plot 64, Sector 44, Gurugram, Haryana 122003

Level 3 – RBI Ombudsman (if unresolved within 30 days)

- Portal: <https://cms.rbi.org.in>
- Toll-free: 14448
- Email: crpc@rbi.org.in