

MIDLAND MICROFIN LIMITED

CUSTOMER GRIEVANCE REDRESSAL MECHANISM

At Midland Microfin Ltd., we are committed to upholding the highest standards of customer service and ensuring fair and transparent dealings with all our customers. In line with regulatory guidelines, we have established a structured and robust Grievance Redressal Mechanism to address customer complaints in a timely and efficient manner.

Customers are advised to follow the escalation matrix outlined below for lodging and resolution of their grievances. All complaints will be acknowledged and resolved within the prescribed Turnaround Time (TAT) as per regulatory requirements..com

INTERNAL GRIEVANCE REDRESSAL MECHANISM

1 LEVEL

Customers may register their grievances by approaching their respective Loan Officer or Branch Manager. Complaints can also be submitted by dropping a written application in the Complaint/Suggestion Box available at all branches and branch staff can also help you in registering complaint through various mechanism made available by the Company from time to time.

2 LEVEL

Customers may directly contact the Central Office through the following channels:

- Toll-Free Number: 1800-137-0600
- Midfin Customer Service App
- Helpline Numbers: 0181-5085555 / 0181-5086666

Customer Grievance Redressal Department

Midland Microfin Ltd.

Plot No. 1, The Axis Building

Jalandhar, Punjab – 144001

Email us at : grievance.redressal@midlandmicrofin.com

3 LEVEL

If the grievance remains unresolved within 7 working days from the previous level, the matter may be escalated to:

Ms. Parminder Jit Kaur

Grievance Redressal Officer (GRO)

- Contact No.: 0181-5076000
- Email: grievance.redressal@midlandmicrofin.com

4 LEVEL

Customers may further escalate their grievances to the Nodal Officer / Principal Nodal Officer.

Principal Nodal Officer Details:

Mr. Gagandeep Sharma

- Phone: 0181-5087777
- Email to Nodal officer of your region at: nodal.officer@midlandmicrofin.com
- Email to Principal Nodal officer of your region at: pno@midlandmicrofin.com

(Details of other Nodal Officers are available separately on our website and branch notice Board.)

EXTERNAL GRIEVANCE REDRESSAL MECHANISM

5 LEVEL

If the grievance is not resolved satisfactorily after approaching the GRO/Nodal Officer/Principal Nodal Officer, customers may contact:

Microfinance Institutions Network (MFIN)

Toll-Free Number: 1800-102-1080

6 LEVEL

If the issue remains unresolved, customers may lodge a complaint with the Reserve Bank of India (RBI) through the Complaint Management System (CMS):

- **Online Portal:** <https://cms.rbi.org.in>