

Grievance Redressal Mechanism

Objective

This Grievance Redressal Mechanism establishes a structured, transparent, and time-bound process for receiving, acknowledging, and resolving customer complaints. It ensures fair treatment of customers and full compliance with Reserve Bank of India (RBI) directives on customer service and grievance redressal.

Grievance Redressal Process

Customers may lodge complaints through any of the five steps outlined below:

Step 1

Submission of Complaint

Customers are required to send all queries, disputes, or requests in writing or via email to the Nodal Officer at the Company's Registered Office address.

Step 2

Initial Review & Investigation

The concerned department reviews the complaint, gathers relevant documents, and investigates the matter in detail. A resolution is attempted within 15 working days of receipt of the complaint.

Step 3

Resolution & Communication

The customer is communicated the outcome of the investigation in writing. If resolved, the remedy or corrective action is clearly explained. If not resolved, reasons are stated and the matter is escalated.

Step 4

External Escalation to RBI

If the complaint remains unresolved or the customer is dissatisfied with the Nodal Officer's decision, the customer may escalate to the Department of Supervision of the Reserve Bank. This option is available if no reply is received within 30 days from the bank.

Nodal Officer – Escalation Details

Customers may escalate grievances to the Nodal Officer if not satisfied with the initial resolution:

Name & Designation	Nodal Officer – Customer Service & Grievance Redressal
Contact Address	Bilakhia House, Muktanand Marg, Chala, Vapi -396191, Gujarat
Email ID	compliance@m3investment.co.in
Phone / Toll-Free	+91-0260 2408000 (Monday to Saturday, 9:00 AM – 6:00 PM)
Response Timeline	Complaint acknowledged within 10 working days; final resolution within 30 days of escalation.

Reserve Bank of India – Regional Office

If the customer's grievance is not resolved at the Nodal Officer level within 30 days, or the customer is dissatisfied with the resolution, the matter may be escalated to the Department of Supervision of the Reserve Bank.

Authority	Department of Supervision of the Reserve Bank- Regional Office
Postal Address	4th Floor, Riverfront House, Behind H.K. Arts College, Between Gandhi and Nehru Bridge, Pujya Pramukh Swami Marg, Riverfront Road West, Ahmedabad -380 00
Phone Number	079-27548140
Eligibility	Complaint not resolved within 30 days by the bank; or customer dissatisfied with the Nodal Officer's decision.

Note: The customer should retain copies of all correspondence, complaint references, and written communication at each stage for records. The bank shall not charge any fee for grievance registration or escalation.