

# Grievance Redressal Code

LoanDidi™, operated by 36 Forts Capital Private Limited | Version 1.0 | Effective date: 31 May 2026

LoanDidi™ (“LoanDidi”, “we”, “us” or “our”), operated by 36 Forts Capital Private Limited, is committed to an efficient, transparent and customer-friendly grievance redressal process. LoanDidi is a Digital Lending App / Lending Service Provider (“DLA/LSP”) for its lending partner, Collocate Merchants Private Limited, a Non-Banking Financial Company registered with the Reserve Bank of India (“RBI”) (the “Lender”). This Grievance Redressal Code (the “Code”) explains how to raise a concern with LoanDidi, how we handle it, and how it may be escalated — including to the Lender and, ultimately, to the RBI.

## 1. What This Code Covers

This Code applies to grievances about LoanDidi’s website, services, communications and the conduct of our staff or representatives — for example, difficulty using the site, delays in passing on an application, miscommunication, or a concern about how your information was handled. Grievances about the **loan itself** — such as the interest rate, charges, sanction, disbursement or recovery — are decided by the Lender; we will help route these to the Lender, and they may also be raised with the Lender directly using the contact details in the Lender’s documentation. Mere enquiries, requests for information, feedback or suggestions are not treated as complaints under this Code.

## 2. Guiding Principles

- **Fairness and respect** — every complainant is treated with courtesy and empathy;
- **Transparency and accessibility** — the channels, process and escalation options are clearly published;
- **Prompt resolution** — complaints are acknowledged promptly and resolved within defined timelines; and
- **Regulatory compliance** — our process aligns with applicable RBI directions.

## 3. Information That Helps Us

To help us resolve your complaint quickly, please share your name, registered mobile number, your email address, any application or reference number, and a clear description of the issue with any supporting details. Complaints that are anonymous, or that lack enough information for us to investigate, may not be actionable.

## 4. How to Raise a Grievance — Escalation Levels

We follow a structured escalation process. Please start at Level 1; if you are not satisfied with the response, or do not receive one within the indicated time, you may move to the next level.

Level	Who	How to reach	Indicative timeline
Level 1	LoanDidi Support (first point of contact)	<a href="mailto:contact@loandidi.com">contact@loandidi.com</a> Phone: +91 900 900 3333	Within 7 working days
Level 2	Grievance Officer, LoanDidi	<a href="mailto:shreyash@loandidi.com">shreyash@loandidi.com</a>	Within 15 working days
Level 3	Head of LoanDidi (36 Forts Capital)	<a href="mailto:ceo@loandidi.com">ceo@loandidi.com</a>	Within 15 working days
Level 4	Reserve Bank of India	RBI Complaint Management System: <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> RBI Contact Centre: 14440	As per RBI process

## 5. How We Handle Your Complaint

- **Acknowledge and record** — we acknowledge complaints promptly (ordinarily within three working days) and log them for tracking;
- **Examine and resolve** — we verify the facts, determine the cause, and where a matter concerns the loan we route it to the Lender;
- **Keep you informed** — we update you on timelines and outcomes; and
- **Close and learn** — resolved complaints are closed and recorded, and we use them to improve our service.

## 6. Time Frame and Escalation to the RBI

We endeavour to resolve complaints within **30 days** of receipt. If your complaint is not resolved within 30 days, or if you are not satisfied with the resolution, you may escalate it to the Reserve Bank of India under the Reserve Bank — Integrated Ombudsman Scheme, through the RBI Complaint Management System portal at <https://cms.rbi.org.in> or the RBI Contact Centre at **14440**. Because the loan is held by the Lender (Collocate Merchants Private Limited), a loan-related complaint to the RBI is made in respect of the Lender as the regulated entity.

## 7. Confidentiality

Personal information shared while handling a grievance is used only to investigate and resolve it, and is protected in accordance with our Privacy Policy and applicable data-protection law.

## 8. Publication and Review

This Code, including the escalation levels above, is published in the Legal & Support section of our website. It is reviewed at least annually, or upon a material change in applicable law or in our arrangements with the Lender, and is approved by the management of 36 Forts Capital Private Limited.

*This document is reviewed at least annually, or upon a material change in applicable law or in LoanDidi's arrangements with its lending partner. In case of any conflict between this document and applicable RBI directions, the RBI directions prevail.*

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For and on behalf of **36 Forts Capital Private Limited** (operator of LoanDidi™)

*Authorised Signatory / Director*