

HI-KLASS TRADING AND INVESTMENT LIMITED

GRIEVANCE REDRESSAL POLICY

(Adopted and reviewed by the Board of Directors of the Company at their meeting held on FEBRUARY 13TH 2026)

M/s. Hi-Klass Trading and Investment Limited ('the Company') is a registered NBFC carrying on the business of financing and investment activities by way of advancing Inter Corporate Deposits and acquisition of shares and securities of its group companies.

At Hi-Klass Trading and Investment Limited customer delight is our priority and we are committed to provide our customers best in class experience. Whilst all efforts are taken to give customers the best services to avoid any grievances the customers are intimated that they can record their grievances; if any; in person, writing or verbally. Internal Ombudsman so appointed would handle the Grievance received by the Company.

This Policy was adopted by the Board of M/s. Hi-Klass Trading and Investment Limited which was appropriately amended subsequently by the Board of Directors of the Company at its meeting held on 13TH February 2026. The Policy is reviewed and updated by the Board time to time.

1. PREAMBLE:

The Fair Practice Code of RBI mandates the Board of the company to lay down an appropriate grievance redressal mechanism within the organization and to review its functioning periodically.

The Grievance Redressal Policy has been drafted in compliance with the guidelines issued by the Reserve Bank of India ("RBI"), as applicable to Non-Banking Financial Companies (NBFCs), for maintenance of an appropriate grievance redressal mechanism within the organisation to resolve the complaints and grievances of its customers. The Policy lays down the system for receiving, registering and disposing off the complaints and grievances of the Customers with respect to the products and services of the Company ("Complaints").

2. OBJECTIVES:

Customer service is extremely important for sustained business growth and as an organization, we strive to ensure that our customers receive exemplary service across different touchpoints. Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in the future.

The Grievance Redressal policy follows the following principles:

- A. Customers are treated in a fair and transparent manner at all times
- B. Complaints raised/ lodged by customers are dealt with courtesy and in a timely manner
- C. To inform and educate the Customers about the avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
- D. The employees work in good faith and without prejudice, towards the interests of the customers.

3. REGISTRATION OF GRIEVANCE/COMPLAINTS:

The various means of registration of complaint by a customer:

- Complaint Register: Customers can contact the Branch and advise the Branch staff of their Grievance. The Grievance needs to be recorded in the Complaint Register kept at Branches.
- Letter: Customers can lodge their complaints in writing by sending a letter to the Branch Manager of the Branch from where they have availed of the loan.
- Email: Customers can also email their complaints by writing to the email id of the department at “info@hiklass.co.in”

4. REDRESSAL OF GRIEVANCE/COMPLAINTS:

The concerned department of the Company will provide a response to the customer's complaint within 10 days of the complaint having been received.

If the customer is still not satisfied with the reply from the Company, or not in receipt of any response within 10 days, they can write, email or call to the Company Secretary who is also the Grievance Redressal Officer of the Company as under:

Name & address of Officer	Ms. Neha Kedia (Company Secretary) 02, Shanti Kutir Building, Shivaji Road, Off M G Road, Kandivali West, Mumbai- 400 067
Contact No.	+91-9874385558
Email ID :	info@hiklass.co.in

Upon examination of the complaint, the Grievance Redressal Officer will send the customer the response or explain why it needs more time to respond and shall endeavor to do so within 10 working days.

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In the event of non-resolution of the complaint within the above stipulated time frame, the complainants can write to the Principal Nodal Officer of the Company at the address of the Registered Office, as given below:

Name & address of Nodal Officer	Mr. Sanjay Kumar Jain (Managing Director) 02 shanti kutir building shivaji road off MG Road kandivali west Mumbai 400067
Contact No.	+91-8100121394
Email ID :	info@hiklass.co.in

Upon examination of the complaint, the Principal Nodal Officer will send the customer the final response or explain why it needs more time to respond and shall endeavor to do so within 10 working days.

5. MONITORING & REVIEW OF THE POLICY:

A proactive monitoring mechanism acts as an early warning mechanism to identify and address any emerging issue that may warrant quick redressal. The Board of Directors shall monitor and review the Policy on a continuous basis to get insights about nature and origin of complaints to address them at a systemic level. To understand the areas which are receiving most complaints and needs attention and reflects how well the grievance redressal mechanism is functioning at the organisation level and incorporate appropriate changes, as deemed necessary. The Board of Directors can amend this Policy to incorporate appropriate changes as and when deemed fit. The Policy is reviewed and recommended by the Audit Committee at its meeting held on 13th February 2026, approved by Board of Directors at its meeting held on 13.02.2026