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Website: www.paisalo.in E-mail ID: cs@paisalo.in

Dear Shareholder,

Subject: Introduction of Online Dispute Resolution (ODR) Portal by SEBI for members of the Company

Securities and Exchange Board of India ("SEBI") vide Circular No. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/131 dated July 31, 2023 has introduced a common Online Dispute Resolution Portal ("ODR Portal") to facilitate online resolution of all kinds of disputes arising in the Indian Securities Market. Any unresolved issues pertaining to any service related complaints between members and listed entity including it's Registrar & Share Transfer Agents in the securities market, will resolved in accordance with the above mentioned SEBI Circular.

In Order to make members aware about the Grievance Redressal Mechanism, the process is given below:

Level 1	Raise with Company/ Alankit Assignments Limited [Registrar and Transfer Agent ("RTA")]:  Initially, all grievances/ disputes/ complaints against the Company are required to be directly lodged with the Company/RTA.  Members may lodge the same by sending an email to cs@paisalo.in / rta@alankit.com ) or by sending physical correspondence to Company/RTA at following address:  Address of the Company: Company Secretary Paisalo Digital Limited CSC, Pocket-52, CR Park, Near Police Station New Delhi-110019  Address of Company's RTA:  Alankit Assignments Limited Alankit House, 4E/2, Jhandewalan Extension, New Delhi-110 055 Phone: +91-11-42541234
Level 2	SEBI Complaints Redress Systems ("SCORES"):  The grievances/ disputes/ complaints which remain unresolved at Level 1, or if the member is not satisfied with the resolution provided by the Company/ RTA, then a complaint may be raised on SEBI Complaints Redress System ("SCORES") platform of SEBI which can be accessed at <a href="https://www.scores.gov.in">https://www.scores.gov.in</a> .
Level 3	ODR Platform:  In case the shareholder is not satisfied with the resolution provided at Level 1 or 2, then the online dispute resolution process may be initiated through the ODR portal within the applicable timeframe under law. The ODR platform can be accessed at <a href="http://smartodr.in">http://smartodr.in</a> .

## Important notes with respect to ODR portal are as under:

- a. The link to access the ODR Portal as well as modalities and operation guidelines of ODR portal including timelines for review/resolution of complaints filed through the portal, manner of proceedings to be conducted by the ODR institutions, roles and responsibilities of Market Infrastructure Intermediaries, Code of conduct for Conciliators and Arbitrators etc.as provided in the SEBI Circular(s) as hosted on Company's website.
- b. It is to clarify that the member(s) may initiate dispute resolution through the ODR Portal without having to go through SCORES Portal (i.e., From Level 1 to Level 3), if the grievance lodged with the Company is not resolved satisfactorily.
- c. It may be noted that the dispute resolution through the ODR portal can be initiated only if such complaint/ dispute is not pending before any arbitral process, court, tribunal, or consumer forum or if the same is nonarbitrable under Indian law.
- d. There shall be no fee for registration of complaints/ disputes on the ODR Portal. However, the process of conciliation / arbitration through ODR portal may attract fee and the same shall be borne by the concerned investor/ listed entity/ its RTA (as the case may be).

The aforesaid SEBI circulars/ corrigendum can be accessed on the website of SEBI at <a href="https://www.sebi.gov.in/">https://www.sebi.gov.in/</a> or on the website of the Company at <a href="https://paisalo.in/home/investorrelation">https://paisalo.in/home/investorrelation</a> under the tab DISCLOSURES UNDER REGULATION 46/62 LODR.

You are requested to update the email id with RTA for the shares held in physical form and to your respective Depository Participant for the Shares held in Demat form.

Thanking you,

Yours faithfully, For Paisalo Digital Limited

Sd/-Manendra Singh Company Secretary ICSI Membership No. F 7868