

UNIMONI INDIA

CUSTOMER GRIEVANCE & REDRESSAL POLICY



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Document Distribution List

Sl. No.	Designation
1	All employees of UNIMONI Financial Services Ltd and its Affiliates and Subsidiaries.
2	All members of the Board of Directors and other members forming part of the Management of UNIMONI Financial Services Ltd.

UNIMONI INDIA - CUSTOMER GRIEVANCE & REDRESSAL POLICY

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1. Introduction

Unimoni Financial Services Ltd, being a holder of various regulatory licences, services its customers across the country in different geographies through its own branch network, its huge agency network of different domains and through online/digital medium. Even though serving the customers without any bias and to their fullest satisfaction remains our endeavour at all the times, keeping in mind the complexities of our products and services and the vast geographies where we extend our operations, a structured and systematic mechanism for redressal of customer grievances is inevitable. Accordingly, we adopt this policy for handling any such events. This policy will be applicable to all customers of the Company. Customer service is extremely important for sustained business growth and as an organisation we strive to ensure that our customers receive exemplary service across different touch points. 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 future.

2. Objective, Scope and Applicability

The objective of the policy is to ensure that

- All customers are always treated fairly and without any bias.
- All issues raised by customers are dealt with courtesy and resolved on time.

Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint

3. Policy Statement

The Company is committed to ensure that –

- Ensure visibility and accessibility of complaint handling process to all complainants.
- Provide access to grievance redressal policy to customer
- Handle Complaints professionally & in a transparent manner.
- Ensure Objectivity in the complaint handling process.
- Provide Prompt & Responsive Complaint Resolution to the Customers.
- Ensure confidentiality of Complainants information unless required for addressing the complaint

- The customer is provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around-time for issues to be redressed, including investigation and resolution be set clearly and transparently.
- Information on the process of escalation of complaints to the next level, in cases where the customer is not satisfied with the resolution provided by us, be made available in the Company's website.
- Continually improve its processes & systems by taking inputs from customers, employees, and other stakeholders.
- The Company has forums at various levels to review customer grievances and enhance the quality of customer service.

4. Different Modes for registering Complaints

In order to effectively understand and address customer Grievances, the Company shall open multiple channels of communication. Customers may escalate/lodge their complaints with the Company via any of the below mentioned touch points for redressal. Requisite systems are in place to receive/address and resolve customers/applicants queries, requests and complaints at all touch points. Communication from customers getting reported as above, shall be escalated/redressed as below -

1. Verbal - A customer can walk in to the branch & give his feedback/complaint to the Branch Head. The branch head shall send a detailed email to the Customer Grievance Redressal Officer of the Company.
2. E-mail to Customer Care - A customer can communicate his/her feedbacks/complaints through the email ID published in our website. The customer care dept shall forward this email to the Customer Grievance Redressal Officer of the company and also escalate the same to the concerned department for analysis and redressal.
3. Toll Free Number - The toll free number is published in our website and a customer can communicate to the executive attending the call. The executive shall send a detailed mail to the Customer Grievance Redressal Officer of the Company.
4. Live chat with Customer Care - The customer can do live chat with the company executives through our website. The customer care dept shall forward this as an email to the Customer Grievance Redressal Officer of the Company.
5. WhatsApp - The WhatsApp no is published on our website and a customer can communicate to us through this channel. The customer care dept must shall

send a detailed mail to the Customer Grievance Redressal Officer of the Company.

The Customer Grievance Redressal Officer shall analyse each & every customer complaint and shall co-ordinate with the respective dept/product team for a satisfactory redressal. The complaints which are of serious nature need to be escalated directly to the senior management of the company.

- 1) Email - customercare@unimoniindia.com
- 2) Whatsapp No. - 9946086666
- 3) Call - Toll free No. - 1800 102 0555
- 4) Feedback/chat - www.unimoni.in

5. Details to be furnished in a Complaint

For effective redressal of the Complaint, it is important that the customer furnish complete details of the grievance to the Company which shall include both personal as well as transaction details viz., Name and address, contact Phone Number and/or E Mail Address, details of the complaint and the details of the transaction aggrieved from (such as the Transaction Voucher Number, type of service availed etc).

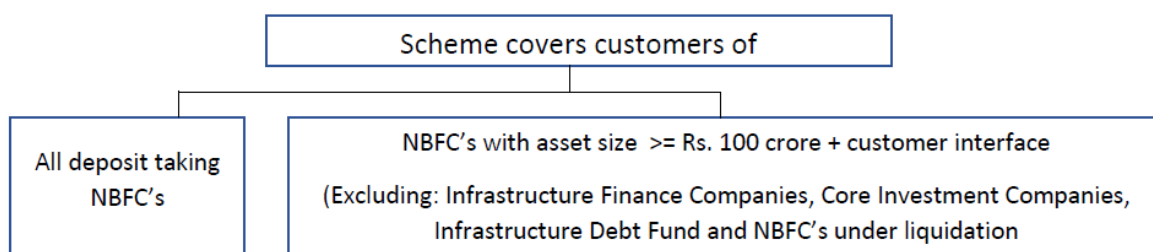
6. Escalation Matrix and TAT

Escalation matrix and the time required for resolution depends on the type of issue and the products/services. Normal Cases shall be resolved at the earliest but not later than 7 (Seven) working days. Fraud/Legal issues (which need retrieval of documents/especially old records) may take up to 21 (Twenty-One) working days. Issues involving 3rd party (Banks / financial institutions / miscellaneous.) shall take up to 45 (Forty-Five) working days.

If in any case, additional time is required by the Company, the same will be informed to the customer with expected time lines for resolution of the issue.

7. Ombudsman Scheme for Non-Banking Financial Companies

Salient Features

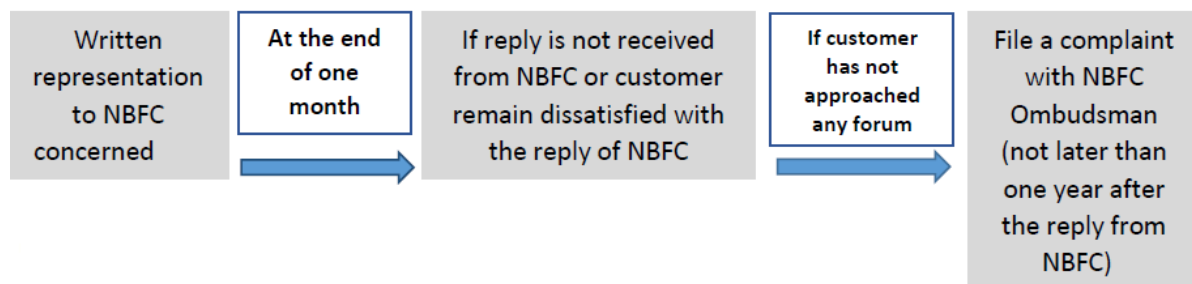


The Ombudsman Scheme for NBFC, 2018 is introduced with the object of enabling resolution of complaints free of cost, relating to certain aspects of services rendered by NBFCs, to facilitate settlement of such complaints. The scheme document is available with the Branch Head/Nodal Officer and also on our website www.unimoni.in

Grounds for filing a complaint by a customer:

- ✚ Interest/Deposit not paid OR paid with delay
- ✚ Cheque not presented OR done with delay
- ✚ Not conveyed the amount of loan sanctioned, terms & conditions, annualised rate of interest, etc.
- ✚ Notice not provided for changes in agreement, levy of charges
- ✚ Failure to ensure transparency in contract/loan agreement
- ✚ Failure/ Delay in releasing securities/ documents
- ✚ Failure to provide legally enforceable built-in repossession in contract/ loan agreement
- ✚ RBI directives not followed by NBFC
- ✚ Guidelines on Fair Practices Code not followed

How can a customer file complaint?



How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman's decision is appealable → Appellate Authority: Deputy Governor, RBI

Note:

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

Refer to www.rbi.org.in for further details of the Scheme

Sl No	Zone	Nodal Officers	Area of Operation
1	North	Name : Mr. Kumar Gauraw Email Id: zah.4@unimoniindia.com Contact No.: 93334 73014	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
2	West	Name : Mr. Vivek K Email Id: zah.3@unimoniindia.com Contact No.: 75062 76336	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	East	Name : Mr. Kumar Gauraw Email Id: zah.4@unimoniindia.com Contact No.: 93334 73014	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand
4	South	Name : Mr. Denny Jacob Email Id: zah.2@unimoniindia.com Contact No.: 93880 20256	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry

8. Ombudsman Scheme for Digital Transactions

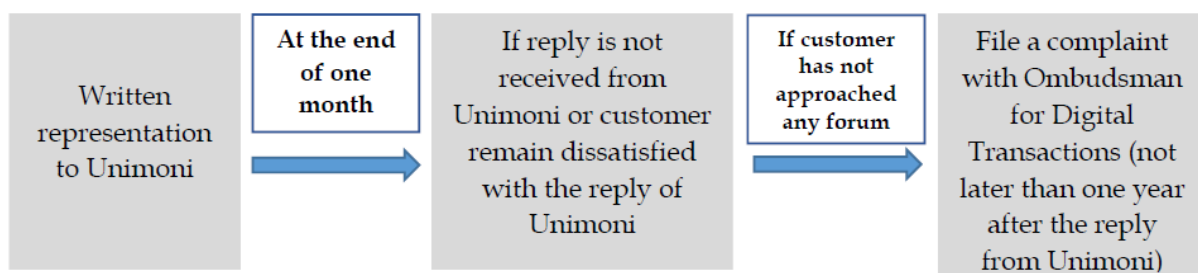
Salient Features

The Ombudsman Scheme for Digital Transactions, 2019 is introduced with the object to facilitate the satisfaction or settlement of complaints regarding digital transactions undertaken by customers of System Participants. The scheme document is available with the Branch Head/Nodal Officer and also on our website www.unimoni.in

Grounds for filing a complaint by a customer:

- ✦ Failure in crediting merchant's account within reasonable time;
- ✦ Failure to load funds within reasonable time in wallets / cards;
- ✦ Failure to refund within reasonable time / refusal to refund in case of unsuccessful/ returned/rejected/cancelled/transactions;
- ✦ Failure to reverse the amount debited from customer account in cases of failed payment transactions within prescribed timeline;
- ✦ Failure to act upon stop-payment instructions within the time frame and under the circumstances notified to the customers within prescribed timeline;
- ✦ Failure to effect online payment / fund transfer within reasonable time;
- ✦ Unauthorized electronic fund transfer;
- ✦ Non-Transfer / Refusal to transfer/ failure to transfer within reasonable time, the balance in the Prepaid Payment Instruments to the holder's 'own' bank account or back to source at the time of closure, expiry of validity period etc., of the Prepaid Payment Instrument;
- ✦ Non-credit / delay in crediting the account of the Prepaid Payment Instrument holder as per the terms and conditions of the promotion offer(s) from time to time, if any;
- ✦ Non-adherence to any other instruction of the Reserve Bank on Prepaid Payment Instruments/Mobile/Electronic fund transfers/Payment txns./through Unified Payments Interface/Bharat Bill Payment system (BBPS)/Bharat QR Code/UPI QR Code.

How can a customer file complaint?



How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman's decision is appealable → Appellate Authority

Refer to www.rbi.org.in for further details of the Scheme

SI	Name , Contact No & email ID	Area of Operation
1	Mr. Vivek K, 75062 76336 zah.3@unimoniindia.com	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu , Madhya Pradesh , Andhra Pradesh and Telangana, Districts of Mumbai, Mumbai Suburban and Thane, Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane) , Chhattisgarh
2	Mr. Denny Jacob 93880 20256 zah.2@unimoniindia.com	Karnataka, Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands,
3	Mr. Kumar Gau raw 93334 73014 zah.4@unimoniindia.com	Odisha , Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana, Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar), Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura, Rajasthan, State of Jammu and Kashmir, Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar) , West Bengal and Sikkim , Delhi , Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh , Bihar, Jharkhand
4	Mr. Dinesh R M 93870 85048 zah.1@unimoniindia.com	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

Over and above our vast network of branches, customers are provided with local touch points for easy redressal of their grievances. The customer grievance as escalated from the touch points shall be again addressed by the different levels of Nodal officers of the company within specified time periods. The details of touch points and the nodal officers with TAT is provided below:

Local touch points -

1. Mr. Vivek K

Contact no : 75062 76336

Email ID : zah.3@unimoniindia.com

2. Mr. Denny Jacob
Contact no : 93880 20256
Email ID: zah.2@unimoniindia.com
3. Mr.Kumar Gau raw
Contact no : 93334 73014
Email ID : zah.4@unimoniindia.com
4. Mr. Dinesh R M
Contact no : 93870 85048
Email ID : zah.1@unimoniindia.com

Nodal Officer Level 1

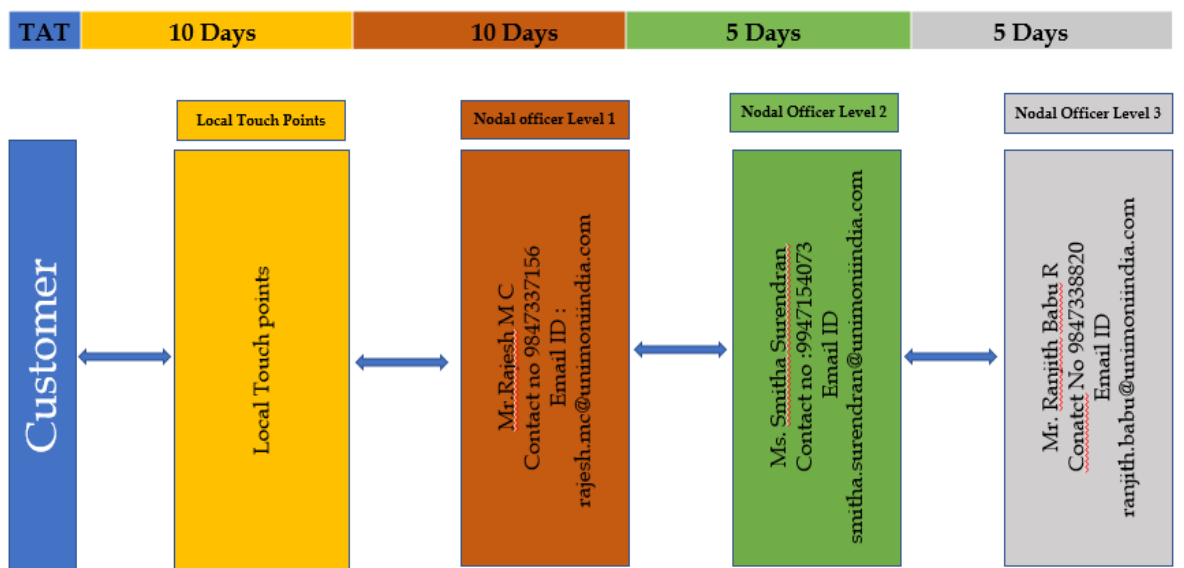
Mr.Rajesh M C
Contact no 9847337156
Email ID : rajesh.mc@unimoniindia.com

Nodal Officer Level 2

Ms. Smitha Surendran
Contact no :9947154073
Email ID: smitha.surendran@unimoniindia.com

Nodal Officer Level 3

Mr. Ranjith Babu R
Conatct No: 9847338820
Email ID : ranjith.babu@unimoniindia.com



9. Recording and Tracking the progress of Complaints

All the complaints received by Company will be recorded and tracked for end-to-end resolution. For each submitted complaint, Customer will be issued a complaint token number. Whenever customer contacts the Company to track the progress of his complaint, this number shall be quoted, which will be helpful for the executive to respond with promptness. The customer can also track his complaint status through the login provided by the company.

The complaints would essentially provide valuable insight into areas of improvement within the Company's internal processes and procedures (including automated processes) that impact the Company's ability to conduct its business efficiently and successfully. The grievances/complaints received shall be analyzed to:

- Identify and extract issues that concern the Policyholder.
- Map processes of handling the issue, determine if the current process is followed optimally.
- Identify root cause of complaints and erring units, if any.
- Initiate process changes, if required.
- Track the impact of process change

10. Responsibility of the Board

The Board of Directors shall be committed, at all the times, to lay down an appropriate grievance redressal mechanism within the organization. Such a mechanism shall ensure that all disputes arising out of the decisions of institutions' functionaries are heard and disposed of at least at the next higher level. The Board of Directors shall also provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievances redressal mechanism at various levels of management. A consolidated report of such reviews shall be submitted to the Board at regular intervals, as may be prescribed by it.

11. Customer Grievance Redressal Officer

The Company has appointed Mr. Rajesh M C as the Customer Grievance Redressal Officer, who can be contacted via rajesh.mc@unimoniindia.com / 98473 37156.

At the operational level, the name and contact details (Telephone / Mobile nos. as also email address) of the Customer Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company, shall be displayed

prominently, for the benefit of our customers, at our branch locations where business is transacted.

12. Staff Education on Complaints Management

The Company recognizes the need to continuously train and guide employees dealing with customers on the aspects of effective complaints management. In this regard employees shall be periodically trained on how to handle customer grievances in a timely and adequate manner.

13. Review

The Customer Grievance Redressal Officer shall be responsible for the review and revision of this Policy. The Policy will be reviewed as scheduled (subject to regulatory changes) and revised as needed.

Reference

1. DNBR.PD.007/03.10.119/2016-17 -Master Direction - Non-Banking Financial Company -Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016, dated 17th February 2020
2. DPSS.CO.PD.No.1164/02.14.006/2017-18 - Master Direction on Issuance and Operation of Prepaid Payment Instruments, dated 17th November 2020
3. DPSS.CO.PD No. 116 / 02.12.004 / 2020-21 dated August 6, 2020 - Online Dispute Resolution (ODR) System for Digital Payments
4. Ombudsman Scheme for Digital Transactions, 2019
5. Ombudsman Scheme for Non-Banking Financial Companies, 2018

Document Control:

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1.0	13 th March 2020	Initial Issue	Version 1.0
2.0	15 th March 2021	Revised	Improved / Comprehensive document