

UNIMONI INDIA

CUSTOMER GRIEVANCE & REDRESSAL POLICY



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Approver	Director & CEO

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. This policy is applicable only to our customers.

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 provides 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 shall be 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. In-person (verbal/written/telephonic) – Customers can walk in to the service branch & give his feedback/complaint to the Branch Head. Grievances can also be communicated to the local touch points as mentioned in clause 6. The branch head/touch points shall send a detailed email to the Customer Grievance Redressal Officer (CGRO) of the Company at cgro.india@unimoniindia.com with copy to customercare@unimoniindia.com.
2. E-mail to Customer Care – Customers can communicate his/her feedbacks/complaints through the email ID (customercare@unimoniindia.com) published in our website.
3. Toll Free Number – The toll free number ([1800 102 0555](tel:18001020555)) is published in our website and customers can register their grievance by calling this number.
4. Live chat with Customer Care – Customers can do live chat with the company executives through our website (www.unimoni.in).
5. WhatsApp - The WhatsApp no ([9946086666](tel:9946086666)) is published on our website and customers can register their grievance by messaging this number.

The complaints received at the customer care department as above shall be escalated to the concerned department for analysis and redressal, with a copy to the Customer

Grievance Redressal Officer without fail. A timely redressal of each such escalations shall be followed up and ensured by the customer care department.

The customer care department shall make entries of each grievance in to the 'Grievance/Dispute Management System' of the company and generate token numbers with date & time stamp, for each grievance/dispute. The token number shall be communicated to the complainant customer through email/phone number as registered with us.

The Customer Grievance Redressal Officer shall ensure the entries & customer intimations as above and a timely and satisfactory redressal of the grievances. The complaints which are of serious nature shall be escalated by the CGRO directly to the senior management of the company. The intermediate and/or final status of the grievance shall also be recorded in the Grievance/Dispute Management System.

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.). Customer care department shall ensure that all the above details are provided against each complaint received through different modes as explained in clause 4 above.

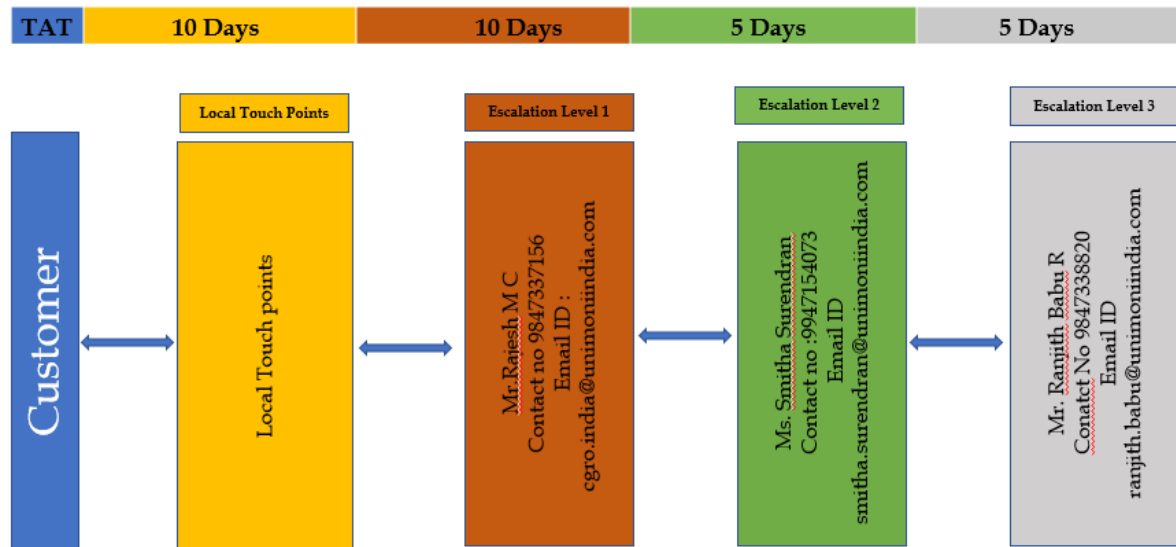
6. Escalation Matrix and TAT

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 10 calendar days. In cases of delay, different levels of escalations as tabulated below shall also help customers in getting speedy redressal. Issues involving 3rd party (Banks / financial institutions /etc.) may take more time depending on the situation, which shall be promptly intimated to the complainant.

Over and above our vast network of branches, customers are provided with local touch points for easy redressal of their grievances. The Customer Grievance Redressal Officer shall ensure the grievance as received at the touch points are entered in the 'Grievance/Dispute Management System'. The details of touch points and escalation levels with TAT is provided below:

Local Touch Points

Sl. No	Name	Contact No	Email ID
1	Mr. M D Hameed	93944 90170	zah.3@unimoniindia.com
2	Mr. Denny Jacob	93880 20256	zah.2@unimoniindia.com
3	Mr. Kumar Gauraw	93334 73014	zah.4@unimoniindia.com



7. 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 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 his/her login, if 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:

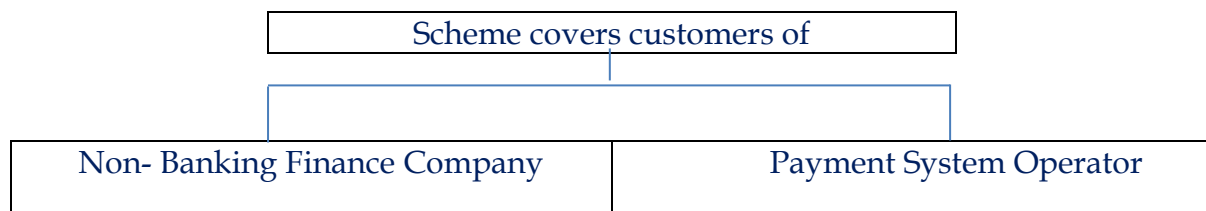
- Identify and extract issues that caused the complaint.
- Map processes of handling the issue, determine if the current process is followed optimally.
- Identify root cause of complaints and erring units, if any.
- Initiate process changes, if required.
- Track the impact of process change

8. 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 by the CGRO to the Board at regular intervals, as may be prescribed by it.

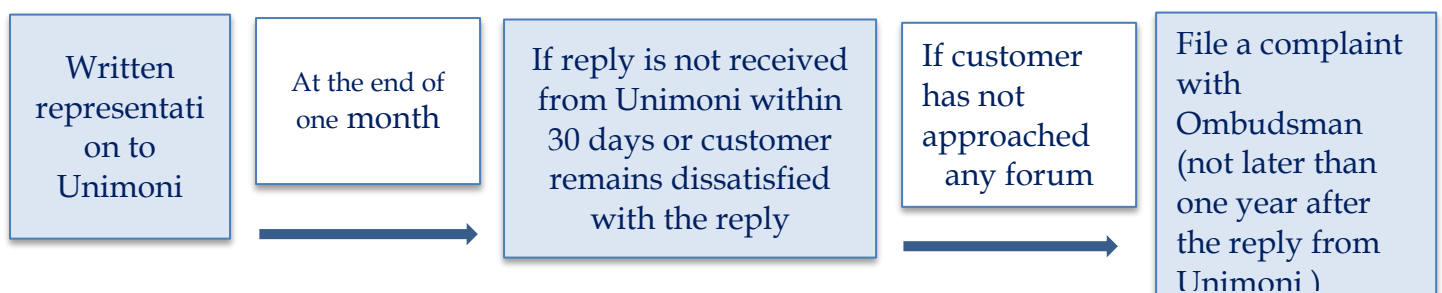
9. Integrated Ombudsman Scheme

The integrated Ombudsman Scheme, 2021 introduced by RBI, aims at resolving customer grievance in relation to service provided by the regulated entities, with expeditious and cost-effective manner there by facilitating settlement of such complaints. The scheme document is available with the Branch Heads and also on our website www.unimoni.in



- Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme.
- The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).
- The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre (CRPC) as notified by the Reserve Bank (Centralised Receipt and Processing Centre, RBI, Central Vista Sector 17, Chandigarh-160 017, email : crpc@rbi.org.in)

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, RBI

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

Principal Nodal Officer	Mr. Rajesh M C	cgro.india@unimoniindia.com	9847337156
Nodal Officer - North	Mr. Kumar Gauraw	zah.4@unimoniindia.com	93334 73014
Nodal Officer - South	Mr. Denny Jacob	zah.2@unimoniindia.com	93880 20256
Nodal Officer - East	Mr. Kumar Gauraw	zah.4@unimoniindia.com	93334 73014
Nodal Officer - West	Mr. M D Hameed	zah.3@unimoniindia.com	93944 90170

10. Customer Grievance Redressal Officer

The Company has appointed Mr. Rajesh M C as the Customer Grievance Redressal Officer (CGRO), who is also the Principal Nodal Officer under the Integrated Ombudsman Scheme of RBI. He can be contacted *via* cgro.india@unimoniindia.com/98473 37156. The Customer Grievance Redressal Officer shall ensure the entries & customer intimations as per clause 4 above and a timely & satisfactory redressal of each grievances. The complaints which are of serious nature shall be escalated by the CGRO directly to the senior management of the company. Apart from this, the CGRO shall also be responsible for redressing the complaints received through the Complaint Management System of RBI (CMS Portal), Centralized Public Grievance Redress And Monitoring System (CPGRAMS) and other escalations from Regulators/LEAs/etc.

At the operational level, the name and contact details 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 all our business locations.

11. 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.

12. 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. 116 / 02.12.004 / 2020-21 dated August 6, 2020 - Online Dispute Resolution (ODR) System for Digital Payments
3. CEPD. PRD. No.S873/13.01.001/2021-22- Notification- Integrated Ombudsman Scheme, 2021,dated 12th November 2021
4. DPSS/2021-22/82.CO.DPSS.POLC.No.S-479/02.14.006/2021-22- Master Direction on Issuance and Operation of Prepaid Payment Instruments, dated 12th November 2021

Document Control:

Version No.	Date	Particulars	Remarks
1.0	13 th March 2020	Initial Issue	Version 1.0
2.0	15 th March 2021	Revised	Improved / Comprehensive document
3.0	01st January 2022	Revised	Incorporated the new 'Integrated Ombudsman Scheme, 2021' of RBI