

GRIEVANCE REDRESSAL POLICY FOR CLIX FINANCE

[Approved by the Board on 30 June 2020]

We truly believe in providing best in class services to our customers. We aim to understand both our strengths and areas of improvement from our customer's point of view and work across our business units to meet their needs.

Our Grievance Redressal Policy focuses to improve customer satisfaction by collecting feedback from customers across all business units and action plans are put in place to address key issues.

Our endeavor is to ensure that all customer complaints are resolved within 7 days and maximum upto 30 days. The 30-day period will be reckoned after all the necessary information from the customer is received.

The various channels through which our customers can contact us for any assistance or redressal of their grievances, are listed below:

Contact Particulars of our Contact Center

Call us on 1800 200 9898 between 9:30 am and 6:30 pm from Monday to Saturday and our team will be happy to assist you or you may drop us an email at hello@clix.capital (Please mention your loan account number and contact number in the subject line)

Level 1 Escalation: In case you are not satisfied with the response from our Customer Care/Helpline, you can e-mail us at head.services@clix.capital

Level 2 Escalation: If case you are still not satisfied and want to raise further, you may write an e-mail to our Nodal Officer at nodalofficer@clix.capital

Alternatively, you can also write to the below address:

Mr. Nikhil Niranjana
Grievance Redressal Officer/ Principal Nodal Officer
Assistant Vice President- Customer Experience
901B 9th floor, Two Horizon Centre, Phase-V, DLF City, Gurgaon - 122002 Haryana, India
Contact Number: 9319192134
Timings: 9:30 am to 6:30 pm - Monday to Friday (except public holidays)

Clix Finance does not discriminate in extending products and facilities including loan facilities to customers based on race, color, religion, sex or physically / visually challenged applicants on grounds of disability.

We also have our Regional Nodal Officers based out of Chennai, Mumbai, Delhi and Kolkata

#	Centre	Name Address and Contact Number	Area of Operation

1	Chennai	Name: Mr. Arun Prakash Address: Prakash Presidium - 2nd Floor, No.110, Uthamar Gandhi Salai, Nungambakkam High Road, Nungambakkam, Chennai - 600034 Email: rno.south@clix.capital	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	Name: Mr. Ram Pawar Address: Unit No. 202 B, 2nd Floor, Natraj Commercial Complex, Andheri-Kurla Road, Village, Gundavali, Mumbai, Maharashtra - 400069 Email: rno.west@clix.capital	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	Name: Ms. Palak Suneja Address: Kailash Building, Unit A&B, 4th Floor, 26 Kasturba Gandhi Marg, Barakhamba, New Delhi -110001 Email: rno.north@clix.capital	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4	Kolkata	Name: Mr. Sougata Mukherjee Address: 7A Bentinck Street, 2nd Floor, Old Wing, Kolkata 700 001 Email: rno.east@clix.capital	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

Department of Non-Banking Supervision - RBI

If the complaint/dispute is not resolved within a period of one month, the customer may appeal to Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the Registered Office of the Company falls. The details of Officer in charge, RBI are given below:

General Manager
Department of Non-Banking Supervision
Reserve Bank of India
6, Parliament Street New Delhi - 110001
Ph. 011-23714456
Email: dnbsnewdelhi@rbi.org.in

Complaint Management System (CMS)

RBI has launched its **Complaint Management System (CMS)** on 24 June 2019. It is a software application to facilitate RBI's grievance redressal processes. Members of public can access the CMS portal at RBI's website to lodge their complaints against any of the entities regulated by RBI.

RBI CMS Portal Link:

<https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx>

Self-Guide Video link:

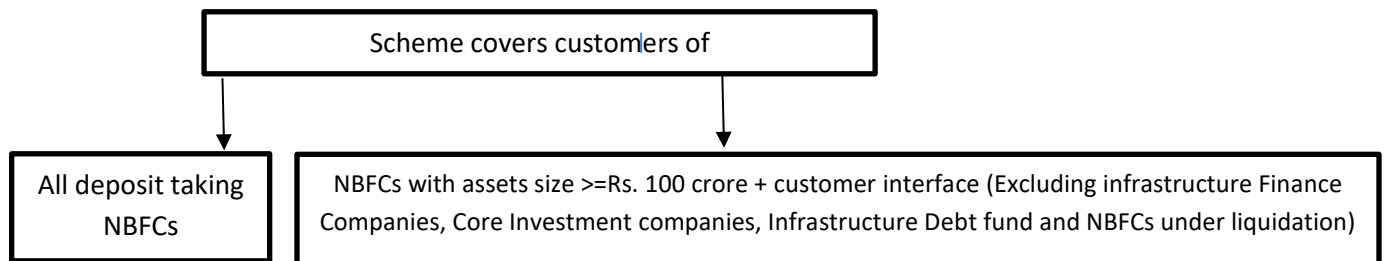
https://cms.rbi.org.in/cms/VideoGallery/en-US/How_to_File_a_Complaint/index.html

Address and Area of Operation of NBFC Ombudsman

#	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email: nbfcchennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022 Telephone No: 23028140 Fax No : 23022024 Email: nbfcomumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email: nbfcnewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir

4	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email: nbfcokolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand
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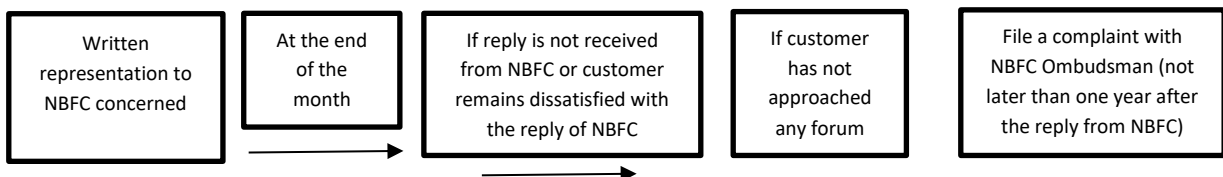
Ombudsman Scheme for Non-Banking Financial Companies , 2018: Salient Features



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, annualized 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
- Guideline 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.**
- **Policy scheme document is available with Nodal Officers.**