

**GRIEVANCE REDRESSAL POLICY - CLIX CAPITAL**

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

Our Grievance Redressal Policy focuses to improve customer satisfaction by addressing key issues. Our endeavor is to ensure that all customer complaints are resolved within 7 business days and maximum up to 30 days. The 30-day period will be reckoned after all the necessary information from the customer is received.

Now you can get answers to most of your queries online at the click of a button. We urge you to visit [My Account](#) to have an easy access to your loan details, account statements, payment schedule and much more. You can also interact with our virtual assistant 'Maya'. Not just this, you can also access details on Whatsapp by adding +918448111444.

However, for any assistance or redressal of your grievances, you may reach out to us via the various channels (Call/ Email/ Walk-in) as listed below:

**Contact Particulars of our Contact Center**

Call us on 0124 4740870 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](mailto: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](mailto: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](mailto:nodalofficer@clix.capital).

Alternatively, you can also write to the below address:

**Ms. Aisha Tahseen****Grievance Redressal Officer**

Clix Capital Services Private Limited  
901 B, 9<sup>th</sup> Floor, Two Horizon Centre,  
DLF 5, Gurugram - 122002,  
Haryana, India

Timings: 9:30 am to 6:30 pm - Monday to Friday (except public holidays)

AND/ OR

**Mr. Sunny Dwivedi****Principal Nodal Officer**

Clix Capital Services Private Limited  
901 B, 9<sup>th</sup> Floor, Two Horizon Centre,  
DLF 5, Gurugram - 122002,  
Haryana, India

**Complaint to RBI:****A customer may also reach out to RBI Ombudsman as per Integrated Ombudsman Scheme, 2021:**

[https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)

Please note that before approaching the Ombudsman, it is mandatory to first file the complaint with the concerned Regulated Entity (RE). Only in the event of non-receipt of reply, within 30 days from the lodgment of the complaint, from the RE or if the complaint is rejected wholly or partially by the RE, the complaint can be registered with the Ombudsman.

**Salient features of Reserve Bank – Integrated Ombudsman Scheme, 2021:**

The scheme covers all Non-Banking Financial Companies (excluding Housing Finance Companies) which have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.

- ➔ It is no longer necessary for a complainant to identify under which scheme he/ she should file complaint with the Ombudsman.
- ➔ The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- ➔ The Scheme has done away with the jurisdiction of each ombudsman office.
- ➔ A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- ➔ The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- ➔ The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/ documents.
- ➔ This is an alternate dispute resolution mechanism
- ➔ Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage.

**Grounds of Complaint:**

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative.

Note: "Authorised Representative" means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman;

**Grounds for non-maintainability of a Complaint:**

- (1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
  - a. commercial judgment/ decision of a Regulated Entity;
  - b. a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
  - c. a grievance not addressed to the Ombudsman directly;

- d. general grievances against Management or Executives of a Regulated Entity;
  - e. a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
  - f. a service not within the regulatory purview of the Reserve Bank;
  - g. a dispute between Regulated Entities;
  - h. a dispute involving the employee-employer relationship of a Regulated Entity;
  - i. a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
  - j. a dispute pertaining to customers of Regulated Entity not included under the Scheme.
- (2) A complaint under the Scheme shall not lie unless:
- a. the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –
    - i. the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
    - ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
  - b. the complaint is not in respect of the same cause of action which is already-
    - i. pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
    - ii. pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
  - c. the complaint is not abusive or frivolous or vexatious in nature;
  - d. the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
  - e. the complainant provides complete information as specified in clause 11 of the Scheme;
  - f. the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Notes:

- ➔ Written complaint shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.
- ➔ A complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

**How to file a complaint to RBI Ombudsman?****RBI - Complaint Management System (CMS)**

If the complaint/dispute is not resolved within a period of one month, the customer may complaint to RBI via below-mentioned modes:

- ➔ Online on <https://cms.rbi.org.in>.
- ➔ The dedicated e-mail ([crpc@rbi.org.in](mailto:crpc@rbi.org.in)) OR [dnbsnewdelhi@rbi.org.in](mailto:dnbsnewdelhi@rbi.org.in)
- ➔ In physical mode to
  - The 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017 in the format OR
  - Write to: General Manager, Department of Supervision, Reserve Bank of India, 6, Parliament Street New Delhi – 110001,
- ➔ Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) operationalized in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course.
- ➔ Consumer Education and Protection Cell:

<b>Sr. No.</b>	<b>Address of the Officer In-Charge Consumer Education and Protection Cells</b>		
1.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Old Municipal Road 2nd Floor, Jackson Gate Building Tripura West Agartala- 799001	16.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Rail Head Complex Jammu - 180 012
2.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Near Gandhi Bridge Ahmedabad-380014	17.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India M.G Road Kanpur - 208 001
3.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 3rd Floor, F. Kapsanga Building Opposite Assam Rifle Gate Dawrpui, Aizawl Mizoram – 796 001	18.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Ernakulam North Kochi - 682 018
4.	The Officer In-Charge Consumer Education and Protection Cell 3rd Floor, Reserve Bank of India Sector 10, Plot No.2 CBD Belapur Navi Mumbai - 400 614	19.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 15, Netaji Subhas Road Kolkata-700 001

5.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 10/3/8, Nrupthunga Road Bengaluru-560 001	20.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 8-9, Vipin Khand, Gomti Nagar Lucknow-226 010
6.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Hoshangabad Road Bhopal-462 011	21.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Main Building Mumbai Regional Office, Fort Mumbai - 400 001
7.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar – 751001	22.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Dr. Raghavendra Rao Road Civil Lines P.B.No.15 Nagpur - 440 001
8.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Central Vista, Sector 17 Chandigarh - 160 017	23.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 6, Sansad Marg New Delhi - 110 001
9.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Fort Glacis, Rajaji Salai Chennai-600 001	24.	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 7th Floor, Gera Imperium-II Patto Panaji - 403 001

Self-Guide/ FAQs to register complaint with RBI link: <https://cms.rbi.org.in/cms/indexpage.html#>