



## Grievance Redressal Policy

Current Review Date: May 28, 2025

Last review date: May30, 2024

### **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 as per defined time schedule. This facility has been provided to the customers to register complaints for speedy redressal. 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:

#### **Step 1: Complaint Registration:**

Customers are requested to register their complaint/grievances through any of the below mentioned channels:

1. Call us: Customers may dial-in on 0120 6465400 between 09:30 AM -06:30 PM Monday to Friday & 09:30 AM to 1:30 PM on Saturday.
2. Email: 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)
3. Write to us: Grievance Redressal Cell, Clix Capital Services Private Ltd, 6<sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana.



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### Resolution of Grievances

1. The Customer service desk is responsible for the resolution of grievances at the earliest. They would be responsible for sending an acknowledgment to the customers with Service Request Number and tentative timelines for resolution.
2. It is the foremost duty of the Customer service desk to see that the complaint should be resolved completely to the customer's satisfaction. Any complaint which is partially or wholly rejected (resolution not in line with customer's expectation) shall be referred by the Company only, to Internal Ombudsman Officer (IO) for resolution. The IO shall examine the complaints based on records available, including documents submitted by the complainant, and comments/clarifications furnished by the Company to the specific queries of the IO. The IO may seek additional information from the complainant through the Company, if required.
3. Upon decisions/ resolution, a reply will be sent by the Company to the customer through email or post.

### Time Frame

1. If a complaint is received from a customer through any of the above channels, we shall send an acknowledgement within 3 working days.
2. After examining the matter, the company will send final response or explain the reason for taking more time to respond and shall endeavor to do so within thirty days of receipt of complaint

Escalation:

#### **Level 1 Escalation:**

In case customer is not satisfied with the response from Customer Care Team or have not received a satisfactory response within the defined timeframe mentioned above, customer can e-mail us at [head.services@clix.capital](mailto:head.services@clix.capital)

#### **Level 2 Escalation:**

If customer is still not satisfied with the resolution provided by [head.services@clix.capital](mailto:head.services@clix.capital) or has not received the resolution within the defined timeframe mentioned above, they may further escalate to the Grievance Redressal Officer//Principal Nodal Officer.



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All Complaints	
<b>Mr. Sunny Dwivedi</b>	<b>Ms. Shagun Malhotra Jhanji</b>
<b>Grievance Redressal Officer</b>	<b>Principal Nodal Officer</b>
Email : <a href="mailto:grievance.officer@clix.capital">grievance.officer@clix.capital</a>	Email : <a href="mailto:nodalofficer@clix.capital">nodalofficer@clix.capital</a>
Clix Capital Services Private Limited –6 <sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana, India Contact Number: 9319192134 (10.00 am to 6:30 pm)- Monday to Friday (except public holidays)	Clix Capital Services Private Limited 6 <sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana, India Contact Number: 9319192134 (10.00 am to 6:30 pm)- Monday to Friday (except public holidays)

### Level 3 Escalation-

If the complaint / dispute is not redressed within a period of 30 days or if not satisfied with the resolution received, the customer may appeal Reserve Bank of India's Ombudsman Channels **as per Integrated Ombudsman Scheme, 2021 through mode:**

Website: <https://cms.rbi.org.in>

Mail to: [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)

Write to: Centralised Receipt and Processing Centre

Reserve Bank of India, 4th Floor,

Sector 17, Chandigarh – 160017

Toll free: 14448 (9:30 am to 5:15 pm)

Ombudsman Scheme:

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/108MDINTERNALOMBUDSMANCC05402F77BE4F229B59877F341386A4.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**

**Applicability of Scheme:** All entities regulated by Reserve Bank of India (i.e. Banks / NBFCs (excluding Housing Finance Companies) / Payment System Operators / and Credit Information Companies).

**Grounds for filing a complaint by a customer:** All complaints involving ‘deficiency in service’ on the part of the Regulated Entity (hereinafter referred as RE/NBFC) which it is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

**Types on Complaints not covered under IOS, 2021:** Certain types of complaints which are classified as non-maintainable complaints as indicated below are not covered under IOS, 2021:

- I. Complaints which are filed directly with the Ombudsman without first being taken up with the RE concerned, in writing.
- II. Complaints which have been lodged with the NBFC, but a period of 30 days has not elapsed from such date of lodgement of the complaint with the NBFC, except for complaints for which the complainant has received a reply from the NBFC and is not satisfied with the reply.
- III. Complaint made after one year from the date of receipt of the reply of the RE or, where no reply is received, later than one year and 30 days after the date of the filing of Complaint with the NBFC.
- IV. Complaints which have been already dealt with by Ombudsman/ CEPC or those under process/pending on the same cause of action and for similar relief (whether received from the same complainant or along with one or more complainants) with the RBIO.
- V. Complaints related to the commercial judgement/decision of the NBFC. For example: grant of a loan.
- VI. Complaints related to any dispute between a vendor and NBFC
- VII. Complaints addressed to other authorities and not directly addressed to Ombudsman.
- VIII. Complaints raising general grievances against the management or executives of NBFC.
- IX. Complaints pertaining to a dispute in which action initiated by a RE is in compliance of the orders of a statutory or law enforcing authority.
- X. Complaints in which the alleged deficiency in the service not within the regulatory purview of RBI.
- XI. Complaints related to the disputes between two Regulated Entities.
- XII. Complaints related to any dispute involving employee-employer relationship of the NBFC
- XIII. Complaints 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.
- XIV. Complaints that are abusive or frivolous or vexatious in nature

- XV. Complaints made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims.
- XVI. Complaints with incomplete details and those that are not specific/actionable in nature.
- XVII. Complaints lodged through an advocate (except where the advocate himself is the aggrieved person).

### **Process of filing of complaint:**

1. Filing written complaint to the company
2. If the company does not respond within a period of 30 days after lodgement of the complaint or rejects the complaint wholly/partly or if the complainant is not satisfied with the response/resolution given by the company, complainant can file a complaint with the Ombudsman
3. If customer has not approached any forum, customer can file a complaint with Ombudsman not later than one year after receiving the reply from the company or, in cases where no reply is received, not later than one year and 30 days after the date of the filing the complaint with the company

### **Modes of filing a complaint to RBI Ombudsman:**

- 1) Online : Complaint can be filed online on <https://cms.rbi.org.in>.
- 2) Email: Complaint can be filed through the dedicated [e-mail: crpc@rbi.org.in](mailto:crpc@rbi.org.in) OR in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, Central Vista, Sector 17, Chandigarh- 160017
- 3) Complaint can be made on the Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm)

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