



## Grievance Redressal Policy

Current Review Date: May 27, 2026

Last review date: May28,2025

### **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, gender, 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. 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: The Contact Center # 0120 6465400 with Interactive Voice Response System (IVRS) is available 24x7 in English and Hindi language.
2. Email: Drop us an email at [hello@clicx.capital](mailto:hello@clicx.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.

#### **Resolution of Grievances**

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.



## Grievance Redressal Policy

Current Review Date: May 27, 2026

Last review date: May28,2025

1. 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 expectations) shall be referred to by the Company only, to Internal Ombudsman (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.
2. 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.

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	Clix Capital Services Private Limited



## Grievance Redressal Policy

Current Review Date: May 27, 2026

Last review date: May28,2025

<p>–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)</p>	<p>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)</p>
--	---

### **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 (as amended from time to time) through mode:**

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

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

Write to: Centralized Receipt and Processing Centre (CRPC)  
Reserve Bank of India, 4th Floor,  
Sector 17, Chandigarh – 160017

Toll free: 14448 [Interactive Voice Response System (IVRS) available 24x7; Contact Centre assistance available Monday to Saturday except National Holidays, between 8.00 AM to 10.00 PM]

Note: Complaints cannot be filed through RBI Contact Center, but the Contact Centre can assist the complainant in filing the complaint through CMS portal or physical mode.

Ombudsman Scheme: You may access the RBI Integrated Ombudsman Scheme here:

<https://cms.rbi.org.in/cms/indexpage.html#eng>

OR using this direct link:

[https://cms.rbi.org.in/cms/assets/Documents/Ombudsman\\_Scheme\\_English.pdf](https://cms.rbi.org.in/cms/assets/Documents/Ombudsman_Scheme_English.pdf)

FAQs on Scheme: <https://www.rbi.org.in/commonperson/english/scripts/FAQs.aspx?Id=3407>

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 (amended from time to time)**

**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:** Complaints may be filed either personally or through an authorized representative (other than an advocate, unless the advocate is the aggrieved person) for an act or omission of the regulated entity that results in a deficiency in service. A deficiency in service refers to any shortcoming or inadequacy in a service which the Regulated Entity is required to provide statutorily or otherwise, whether or not it results in financial loss to the customer.

**Mandatory Prior Approach to the Regulated Entity:** Complaint may be lodged with the RBI Ombudsman only after the complaint has first been lodged with the regulated entity and:

- the regulated entity has rejected the complaint wholly or partly, or
- the customer has not received any response within 30 days of lodging the complaint with the regulated entity, or
- the customer is not satisfied with the response or resolution provided by the regulated entity.

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

- 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 lodgment 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 RE is in compliance of the orders of a statutory or law enforcing authority.
- X. Complaints in which the alleged deficiency in the service is not within the regulatory purview of RBI.
- XI. Complaints related to the disputes between 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).
- XVIII. Dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005.
- XIX. Dispute pertaining to customers of Regulated Entity not included under the Scheme
- XX. Complaint in the nature of offering suggestions or seeking guidance or explanation

**Process of filing of complaint:**

- Website: Complaints under the RBI-IOIS may be filed through the RBI's Complaint Management System (CMS) available at: <https://cms.rbi.org.in>
- Email: Complaints with full details can be sent by email (crpc@rbi.org.in).
- Physical complaint (letter/post) in the form as specified in Annexure 'A' in the Scheme to "Centralized Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".

Self-Guide/ FAQs to register complaint with RBI link:

<https://cms.rbi.org.in/cms/indexpage.html#>

**Tracking of Complaint:**

- After a complaint gets successfully registered, it is assigned a complaint number.

- An acknowledgement indicating this complaint number is sent to the complainant through SMS on the mobile number and through e-mail at the email id provided at the time of filing the complaint.
- The status of the complaint can be checked by using the mobile number and the complaint number (received on the mobile) through the following link: <https://cms.rbi.org.in>.
- The status of the complaint can also be ascertained by the complainant from the Contact Centre at CRPC, Chandigarh by contacting the toll-free number 14448.

### **Withdrawal of Complaint:**

- A complaint can be withdrawn at any stage by the complainant under the Scheme.
- For withdrawing a complaint, one can log on to the Complaint Management System portal (<https://cms.rbi.org.in>) and go to the tab "Track a complaint".

### **Further recourse in case of unsatisfactory decision by the RBI Ombudsman:**

- An appeal can be filed against the Award or the decision of the RBI Ombudsman rejecting the complaint closed under appealable clauses, within 30 days of the date of receipt of communication of Award or rejection of the complaint. The Appellate Authority, if satisfied that the applicant had sufficient cause for not making an application for appeal within the specified time, may also allow a period of extension not exceeding 30 days.
- An appeal can be filed through the CMS Portal (<https://cms.rbi.org.in>) for a closed complaint. Alternatively, the appeal can also be sent vide e-mail at [aaos@rbi.org.in](mailto:aaos@rbi.org.in).
- Further, if the complainant is not satisfied with the resolution provided by the Ombudsman, he/she is at liberty to explore other recourses and/or remedies available, as per law.