

**UGRO CAPITAL LIMITED**

**GRIEVANCE REDRESSAL MECHANISM**

The company will endeavor to resolve all the disputes received from customers, vendors and third parties regarding loans within 7 working days from the date of receipt of customer disputes. The grievance redressal machinery will also deal with the issue/ complaints/ grievances relating to services provided by the outsourced agencies appointed by the Company.

Company has multiple channels of communication and following are modes through which customers can raise or escalate a complaint with us through below escalation matrix:

<b>Escalation Matrix</b>			
<b>Levels</b>	<b>Contact Person/ Team</b>	<b>Mode through which the customer may connect</b>	<b>TAT to resolve the grievance</b>
Level 1	Customer Service team	<ul style="list-style-type: none"> <li>i. <b>Email</b> – Customer can write to us at <a href="mailto:customercare@ugrocapital.com">customercare@ugrocapital.com</a></li> <li>ii. <b>Telephone</b> – Customer can call us on toll free number: 1800-202-8476 or on the contact number: 022 4182 1600 (Telephone Lines are open on 9.30 AM to 6.30 PM on all working days except first two Saturdays and all Sundays of the month and public holidays)</li> <li>i. <b>Post</b> – Customer can write to us at UGRO Capital Limited, Equinox Business Park, Tower 3, Fourth Floor, Off BKC, LBS Road, Kurla, Mumbai, Maharashtra - 400070</li> </ul>	Within 7 working days from the date of receipt of customer disputes.
Level 2	Grievance Redressal Officer (GRO)	<p>If the grievance is not resolved within 7 working days from the date of receipt of consumer disputes, the customer can escalate the grievance with GRO through below modes:</p> <ul style="list-style-type: none"> <li>i. <b>Email</b> – Customer can write to us at <a href="mailto:grievance@ugrocapital.com">grievance@ugrocapital.com</a></li> <li>ii. <b>Telephone</b> – Customer can call us on 022 6826 9135 (Telephone lines are open on Monday to Friday from 9:30 AM to 6:00 PM)</li> </ul> <p>(Please note that Grievance can only be escalated to GRO only when the complaint is not resolved by the customer service team within prescribed TAT or the customer is not satisfied with the resolution provided by the customer service team. It shall be mandatory to provide ticket number of the complaint/ grievance to GRO for grievance escalation to GRO)</p>	Within 7 working days from the date of escalation of grievance with GRO.

Level 3	Customer Grievance Committee	<p>If the customers are not satisfied with the resolution provided on their complaints, they may escalate their complaint to the ' Customer Grievance Committee in writing, at the below mentioned address:</p> <p>Customer Grievance Committee UGRO Capital, Equinox Business Park, Tower 3, Fourth Floor, Off BKC, LBS Road, Kurla, Mumbai, Maharashtra - 400070</p>	Within 30 days of date of receipt of complaint.
Level 4	Officer in Charge of the Regional Office of Department of Supervision, Reserve Bank of India	<p>If the grievances/ complaints are not redressed within a period of one month, the customer may appeal to the Officer in Charge of the Regional Office of Department of Supervision, Reserve Bank of India via:</p> <p>Address:</p> <p>The Chief General Manager, Department of Supervision, Reserve Bank of India, Centre - I, World Trade Centre, Mumbai - 400 005</p> <p><u>Telephone no:</u> 022 - 22150573</p> <p><u>Fax No:</u> 22180157</p>	-

- “Pursuant to RBI guideline (RBI/2017-18/133 DNBR.PD.CC.No 091/03 10.001/2017-18 and RBI/2015-16/16 DNBR (PD) CC.No.054/03.10.119/2015-16) read with CEPD

Notification No. CEPD.PRS.No. 4535/13.01.004/2018/19, dated April 26, 2019, the Company has appointed Nodal Officers/Principal Nodal Officer. The Nodal Officers/Principal Nodal Officer will have the following responsibilities, -

- Representing the company and furnishing information to the Ombudsman and the Appellate Authority in respect of complaints filed against the company.
- Coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.
- The name and contact details of the Grievance Redressal Officer / Principal Nodal Officer/Nodal officers, along with the name and contact details of the Ombudsman have been displayed at our branches and is hosted on the company’s website.
- The compliance officer of the Company shall be responsible for monitoring the email address of the grievance redressal division as designated by the Company for the purpose of registering complaints by customers.

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