

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:

Escalation Matrix			
Levels	Contact Person/ Team	Mode through which the customer may connect	TAT to resolve the grievance
Level 1	Customer Service team	<ul style="list-style-type: none"> i. Email – Customer can write to us at customercare@ugrocapital.com ii. Telephone – 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) i. Post – Customer can write to us at UGRO Capital Limited, B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West), Mumbai, Maharashtra - 400070 	Within 7 working days from the date of receipt of customer disputes.
Level 2	Grievance Redressal Officer (GRO) GRO Name: Mr. Satish Kumar Nodal Grievance Redressal Officer for Digital Lending Products Name: Mr. Satyabrata Mohapatra	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: <ul style="list-style-type: none"> i. Email – Customer can write to us at grievance@ugrocapital.com ii. Telephone – Customer can call us on 022 6826 9135 (Telephone lines are open on Monday to Friday from 9:30 AM to 6:00 PM) (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)	Within 7 working days from the date of escalation of grievance with GRO.

Level 3	Internal Grievance Redressal 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, B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West), 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 rejected wholly or partly or the customer is not satisfied with the reply or the grievances/ complaints are not redressed within a period of one month, the customer can lodge a complaint over the Complaint Management System (CMS) portal (https://cms.rbi.org.in/) under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) or send a physical complaint to “Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh - 160017”</p> <p><u>Telephone no:</u> 022 - 22150573</p> <p><u>Fax No:</u> 22180157</p>	-

- Pursuant to Reserve Bank – Integrated Ombudsman Scheme, 2026 dated January 16, 2026, as amended from time to time, 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 copy of the Scheme and details of the complaint lodging portal of the Ombudsman (https://cms.rbi.org.in) have been displayed at our branches and are 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.
