

# **GRIEVANCE REDRESSAL POLICY**

## VERSION CONTROL

Version	Creation / Updation Date	Effective Date	Description of the Version
1.0	20 September 2018	22 Sep 2018	New Document
2.0	5 July 2021	8 July 2021	Revised document
3.0	15Mar2024	18 Mar 2024	Revised Document

## **BACKGROUND**

Kashi Capital Private Limited (“Kashi Capital” or “Company”) believes that one of the most important aspects to drive business growth and build a long-term sustainable brand is to focus on the providing excellent customer service. A delighted customer is the life blood of any organization. As a service organization, imparting good customer service and enhancing level of customer satisfaction is our prime motto. Providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. While we do everything possible to provide our customers with a seamless experience in their customer journey, we also understand that sometimes things do not go the way they were planned. Hence customers might complain to us where they think that things have gone wrong from a customer’s perspective.

## **OBJECTIVE**

This policy document aims at minimizing instances of customer grievances through proper service delivery and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. The policy on grievance redressal aims that complaints raised by customers are dealt with courtesy and on time. In order to make the company’s Grievance Redressal Mechanism more meaningful and effective, a structured system has been built up. This system would ensure that the redressal sought is just and fair and is permissible within the given framework of rules and regulation.

We also want to increase the transparency, so that, customers can have better understanding of what they can reasonably expect of our services. Customers are fully informed of avenues to escalate their grievances within the organization and their rights to alternative remedy if they are not fully satisfied with the response of the Company to their complaints. Lastly and most importantly we aim to promote a fair and cordial relationship between the customer and the Company.

## **COMPLAINT / GRIEVANCE DEFINITION**

The Company believes that any expression of dissatisfaction about our product or service that is not resolved at the first point of contact is a complaint / grievance. A grievance against the Company on any ground may be made by the complainant himself or through his authorized representative (other than an Advocate).

The reason for customer complaint can be divided into 2 main categories:

- a) Attitudinal / behavioural aspects in dealing with customers
- b) Operational aspects- Inadequacy of the working/operations or gaps in standards of services expected and actual services rendered.

The grievance redressal channels of the Company will also deal with the issues relating to services provided by outsourced Agencies and shall sensitize the respective outsourcing service providers to resolve customer issues expeditiously.

## **GRIEVANCE REDRESSAL MECHANISM**

### **Step 1**

The customer has various options available to register their complaint if he / she is not satisfied with the services provided by the company. Complaints received through all these channels will be handled efficiently and swiftly.

1 Letter: Customers can lodge their complaints in writing by sending a letter to “Customer Service Department, Kashi Capital 2<sup>nd</sup> Floor 1/5 Vivek Khand, Gomti Nagar, Lucknow – 226010, Uttar Pradesh”.

2. Email: Customers can send complaints via email to [customercare@kashicapital.com](mailto:customercare@kashicapital.com)

3. Call: In order to lodge their complaints, customers can call us at 0522-4302235

The company will resolve your concern within 10 working days from the date of receiving your communication.

### Step 2

If you do not receive a response within 10 working days from the date of receiving your communication or if you are not satisfied with the response received, you can escalate your concern to us at [customercomplaint@kashicapital.com](mailto:customercomplaint@kashicapital.com). The company will resolve your concern within 7 working days of receiving your communication. In case the resolution needs time, an interim response, acknowledging the complaint shall be issued.

### Step 3

If you do not receive a response within 7 working days from the date we receive your communication at Step 2 or if you are not satisfied with the response received, you may write to our Grievance Redressal Officer, Mr. Kumud Ranjan at [grievances@kashicapital.com](mailto:grievances@kashicapital.com) or through a written complaint at the following address:

Mr. Kumud Ranjan,  
 Kashi Capital Private Limited,  
 Second Floor, 1/5, Vivek Khand, Gomtinagar,  
 Lucknow – 226010, UP, India  
 Phone - 8090354571

### Step 4

If you have not heard from us for a month or if you are not satisfied with the resolution provided by any of the above channels, you may approach the NBFC Ombudsman appointed by the Reserve Bank of India to redress customer complaints. A grievance against the Company on any ground may be made by the complainant (himself or through his authorized representative (other than an Advocate), to the NBFC Ombudsman within whose jurisdiction the Branch/ Registered Office of the Non-Banking Financial Company complained against, is located. For complete details on the Ombudsman Scheme and Ombudsman contact, please refer to the following link on the RBI website: <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018.pdf>

Serial Number	Centre	Address of the office of NBFC Ombudsman	Area of Operation
1	Kanpur	Officer-in-Charge Department of Supervision Reserve Bank of India Mahatma Gandhi Road Kanpur (UP) - 208001 STD Code: 0512 Telephone No: 2305174 / 2303004 Email : cms.bokanpur@rbi.org.in	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)

## **TRACKER**

Any complaint received from the customer, shall be logged into a tracker. With this the Company shall not only ensure that all the complaints received are recorded and resolved but also ensure effective monitoring / escalation mechanism to the senior person responsible so as to make sure that none of the complaints remain unresolved.

## **EXCLUSIONS**

The following allegation shall not be taken up for consideration and disposal as 'Customer Complaint'.

- a) Anonymous calls / complaints without any proper supporting details;
- b) Matters involving decisions in which the complainant has not been affected either directly or indirectly;
- c) Matters that are sub-judice or where any judicial authority had passed an order;
- d) Cases that are reported as fraud and/or is under investigation by government authorities like tax, police etc. or where the authority has already taken a view on the subject matter, after investigation;
- e) A fresh complaint which is already under consideration of the Ombudsman / Appellate Authority appointed under Ombudsman Scheme for Non-Banking Financial Companies, 2018;
- f) A complaint that is made by an Advocate representing the customer will be excluded.
- g) A complaint which has already been disposed by the company.