

CREDRIGHT FINANCE

**CUSTOMER GRIEVANCE
REDRESSAL POLICY**

Customer Grievance Redressal Policy

1. Introduction:

CredRight Finance's mission is to transform lives, livelihoods and local economies. To deliver this mission, we pride ourselves in providing superior customer service. At times, we may fall short of our customers' expectations. Hence, we provide multiple channels and avenues for our customers to register their concerns formally with us. We are committed to understanding and resolving all customer complaints as well as improving the quality of our people, process and technology to minimize future customer grievances.

2. CredRight Finance's Grievance Redressal Mechanism

In order to effectively address the customer grievances, CredRight Finance has introduced multiple channels of communication.

A customer can raise a complaint or express their dissatisfaction on the company service through the below channels:

- a. Walk into our service branch and speak to the Branch Manager.
- b. Call the customer care number +91 7386478785 and speak to our customer care agent.
- c. Email us the customer issues at contactus@credright.com
- d. Send letters or notices to the registered office:

6th floor, Vasavi Sky City, Tower 1, Units Nos.604 to 605, Gachibowli, Seri
Lingampally, K.V.Rangareddy, Telangana, India, 500032

3. Escalation Matrix

CredRight Finance has a robust escalation matrix, framed and approved as below:

- a. **1st Level Escalation:** Customers can escalate the matter to grievance@credright.com in case he/she is not satisfied with the response from the Branch Manager or Customer Care. Depending on the query/dispute/grievance, a written reply/resolution will be sent to the customer within 7 business days at his/her registered email id with CredRight Finance.
- b. **2nd Level Escalation:** A customer not satisfied with the response at Level 1, can further escalate the matter/query/complaint to the Principal Nodal Officer, Mr. Siva Krishna Paruchuri at the email below:
Email ID: pno@credright.com
- c. **3rd Level Escalation:** In rarest of the scenarios where the customer is not happy with the response provided by the 2nd level escalation, and if the issue is not resolved within 1 month of submission:

- The customer may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in>
- Physical complaint (letter/post) in the form as specified in Annexure 'A' in the Scheme to Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017
- Complaints with full details can be sent by email (crpc@rbi.org.in).

The salient features of the scheme along with the copy of the scheme are available on the website and at every branch and at following link:

https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf.

4. Internal Review Mechanism:

- a. All employees of the company will be up to date on the grievance redressal mechanism.
- b. The customer grievance policy will be displayed on the company website and on the notice board of all Branch Offices.
- c. All customer complaints or grievances will be updated in the internal software and tracked until closure as per the process.
- d. Management will periodically review the customer grievance tracker to ensure timely response/closure of customer complaints.
- e. CredRight Finance will amend the policy on need basis.