

### Grievance Redressal Mechanism

There is a four level Grievance Redressal Mechanism (including the escalation matrix) to resolve any of the customer grievances with regard to 'deficiency in service' on the part of Vivriti Capital Ltd. Other queries and service requests from customers will not be treated as customer complaints but will be attended to and answered appropriately.

Level 1: Ajit K Menon, Head and Vice President - Operations.

Level 2: Internal Ombudsman

Level 3: Managing Director & CEO

Level 4: Ombudsman under RBI Internal Ombudsman Scheme 2021

Details of each of the four levels of Grievance Redressal Mechanism and conditions to be fulfilled before lodging complaints are furnished below:

#### **A) INTERNAL**

##### **Level 1:**

The customer may register his/her query/ complaint to the Company which shall be addressed to the Grievance Redressal Officer in connection with any matter pertaining to business practices, lending decisions, credit management, recovery and complaints relating to updation/alteration of credit information.

The details of the Grievance Redressal Officer are given as follows:

- Name of the Grievance Redressal Officer: Ajit K Menon, Head and Vice President - Operations.
- Address: Prestige Zackria Metropolitan, No.200/1-8, 2<sup>nd</sup> Floor, Block 1, Anna Salai, Chennai, Tamil Nadu 600002
- Contact Details (Telephone/Email): 044 40074800/01  
[grievanceredressal@vivriticapital.com](mailto:grievanceredressal@vivriticapital.com); [Ajitkumar.Menon@vivriticapital.com](mailto:Ajitkumar.Menon@vivriticapital.com)

The redressal officer may formally delegate the task of redressal of a specific complaint to a team member as suitable, with due information to the customer.

##### **Level 2: Internal Ombudsman (Customers should not write complaints directly to Internal Ombudsman and hence his contact details have not been provided as per RBI directions)**

If the complaint is partly or wholly rejected by the company's Internal Grievance Redressal Mechanism within 3 weeks such complaints will automatically be escalated to the Internal Ombudsman appointed by the company under RBI directions as the Appellate Authority of the Internal Grievance Redressal Mechanism to examine such complaints and arrive at a decision to resolve the grievances of the complainants

**Level 3:**

**Managing Director & CEO (Customers should not write complaints directly to Managing Director & CEO)**

In case, the decisions of the Internal Ombudsman who had examined the complaints which were partly or wholly rejected by Internal Grievance Redressal Officer are not agreeable to the company, such cases will be escalated to the Managing Director & CEO to approve the proposals for rejection of the Internal Ombudsman's decisions

**B) EXTERNAL**

**Level 4: Ombudsman under RBI Integrated Ombudsman Scheme. The modes of lodging complaints under this scheme other conditions are as under**

- a) If the customer is not satisfied with the resolution received or if the customer does not hear from us in 30 days, then he/she may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in> or reach them on the dedicated e-mail id - [crpc@rbi.org.in](mailto:crpc@rbi.org.in) Or send your complaint form (format available on the website under Ombudsman scheme 2021) to send their complaint in email/physical form to Centralized Receipt and Processing Centre (CRPC) has been set up at RBI, Chandigarh for receiving complaints through physical mode (letter/post). The CRPC undertakes initial scrutiny and processing of these complaints, uploads them on CMS, which are then assigned to Offices of RBI Ombudsmen (ORBIOs) or CEPCs for redressal.
- b) For redress of his grievance, the complainant must first approach us. If we do not respond within a period of 30 days after lodgment of the complaint or reject the complaint wholly/partly or if the complainant is not satisfied with the response/resolution given by us, the complainant can lodge his complaint under the RB-IOs, 2021.
- c) Approaching the RBI Ombudsman without first lodging a complaint with us or doing so before 30 days after lodging the complaint, if there is no response from the RE, would make the complaint non-maintainable under RB-IOs, 2021.
- d) It may be noted that the complaint should be made to the RBI Ombudsman not later than one year after receiving the reply of the RE or, in cases where no reply is received, not later than one year and 30 days after the date of the representation to the RE.