

## Grievance Redressal Mechanism

Vivriti Capital Private Limited shall provide a three level Grievance Redressal Mechanism to resolve any of its customers query / grievance.

- At Level 1: Aniket Deshpande, Head- Institutional Business.
- At Level 2: Gaurav Kumar, Whole Time Director.
- At Level 3: Deputy General Manager, Department of Non-Banking Supervision, Reserve Bank of India, Fort Glacis, Chennai.

### **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: Aniket Deshpande, Head- Institutional Business.
- Address: 12th Floor. Prestige Polygon, Anna Salai, Teynampet, Mount Road, Chennai -60003

Contact Details (Telephone/Email): 9600122208/ [grievanceredressal@vivriticapital.com](mailto:grievanceredressal@vivriticapital.com)

### **Level 2:**

If the complaint is not resolved within 15 days, the customer shall complain to the Whole Time Director of the Company at the following email id: [gaurav@vivriticapital.com](mailto:gaurav@vivriticapital.com)

### **Level 3:**

If the complaint / dispute is not redressed within a period of one month from date of its receipt, the customer may appeal to:

**Deputy General Manager, Department of Non-Banking Supervision, Reserve Bank of India, Fort Glacis, Chennai.**

### **Points to be complied along with the redressal process thereof:**

- The above information shall also be displayed outside the branches / places where the business of the Company is transacted for the benefit of the customers.
- In case of complaints received, the concerned Relationship Manager would report the matter with full details within 2 days from date of receipt, to the Compliance department.

- The Compliance department comprises of Company Secretary / Compliance Officer of the Company shall take all necessary steps to redress and resolve the grievance and will send a response as soon as possible and, in any case, not later than a maximum period of 15 days.
- If the complaint received from the customer is in respect of updation/alteration of credit information, the same shall be responded with 7 working days.
- Any unresolved / not replied grievance shall be escalated to the Company Secretary / Compliance Officer of the Company and in case of complaint relating to updation/alteration of credit information, to the Consumer Protection Committee comprising of Nodal Officer, Compliance Officer and Grievance Redressal Officer , who shall take all necessary steps to redress and resolve the grievance, and will send a response as soon as possible and in any case not later than a maximum period of 15 days of its receipt from the Compliance department.
- If the unresolved / not replied grievance is not resolved by the Company Secretary / Compliance Officer/ Consumer Protection Committee within 15 days of its receipt, the same shall be escalated to the Chairman of the Company.

