



## Grievance Redressal Policy

Current Review Date: May 30, 2024

Last review date: May 26, 2023

### GRIEVANCE REDRESSAL POLICY - CLIX CAPITAL

We truly believe in providing best in class services to our customers. We aim to understand both our strengths and areas of improvement from our customer's point of view and work across our business units to meet their needs. We do not discriminate in extending products and facilities including loan facilities to customers based on race, color, religion, and sex or physically / visually challenged applicants on grounds of disability.

Our Grievance Redressal Policy focuses to improve customer satisfaction by addressing key issues. Our endeavor is to ensure that all customer complaints are resolved as per defined time schedule. This facility has been provided to the customers to register complaints for speedy redressal. Now you can get answers to most of your queries online at the click of a button. We urge you to visit [My Account](#) to have an easy access to your loan details, account statements, payment schedule and much more. You can also interact with our virtual assistant '[Maya](#)'. Not just this, you can also access details on Whatsapp by adding +918448111444.

However, for any assistance or redressal of your grievances, you may reach out to us via the various channels (Call/ Email/ Walk-in) as listed below:

#### **Step 1: Complaint Registration:**

Customers are requested to register their complaint/grievances through any of the below mentioned channels:

1. Call us: Customers may dial-in on 0120 6465400 between 09:30 AM -06:30 PM Monday to Friday & 09:30 AM to 1:30 PM on Saturday 2.
2. Email : Drop us an email at [hello@clix.capital](mailto:hello@clix.capital)  
(Please mention your loan account number and contact number in the subject line)
3. Write to us: Grievance Redressal Cell, Clix Capital Services Private Ltd, 6<sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana.

#### **Resolution of Grievances**



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1. The Customer service desk is responsible for the resolution of grievances at the earliest. They would be responsible for sending an acknowledgment to the customers with Service Request Number and tentative timelines for resolution.
2. It is the foremost duty of the Customer service desk to see that the complaint should be resolved completely to the customer's satisfaction. Any complaint which is partially or wholly rejected (resolution not in line with customer's expectation) shall be referred by the Company only, to Internal Ombudsman Officer (IO) for resolution. The IO shall examine the complaints based on records available, including documents submitted by the complainant, and comments/clarifications furnished by the Company to the specific queries of the IO. The IO may seek additional information from the complainant through the Company, if required.
3. Upon decisions/ resolution, a reply will be sent by the Company to the customer through email or post.

### Time Frame

1. If a complaint is received from a customer through any of the above channels, we shall send an acknowledgement within a week.
2. After examining the matter, the company will send final response or explain the reason for taking more time to respond and shall endeavor to do so within thirty days of receipt of complaint

Escalation:

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

In case you are not satisfied with the response from our Customer Care/ Helpline or you have not received a satisfactory response within defined timeframe mentioned above, you can e-mail us at [head.services@clix.capital](mailto:head.services@clix.capital)

#### **Level 2 Escalation:**

If customers are not satisfied with the resolution provided or has not received the resolution within the defined timeframe mentioned above, they may further escalate to the Grievance Redressal Officer/ Nodal Officer/Principal Nodal Officer.

All Complaints	
<b>Mr. Sunny Dwivedi</b>	<b>Ms. Shagun Malhotra Jhanji</b>
<b>Grievance Redressal Officer</b>	<b>Principal Nodal Officer</b>
Email : <a href="mailto:grievance.officer@clix.capital">grievance.officer@clix.capital</a>	Email : <a href="mailto:nodalofficer@clix.capital">nodalofficer@clix.capital</a>



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Clix Capital Services Private Limited –6 <sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana, India Contact Number : 9319192134 ( 10.00 am to 6:30 pm)- Monday to Friday (except public holidays)	Clix Capital Services Private Limited 6 <sup>th</sup> Floor, Good Earth Business Bay II, Sector 58, Gurugram – 122102, Haryana, India Contact Number : 9319192134 ( 10.00 am to 6:30 pm)- Monday to Friday (except public holidays)
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### Level 3 Escalation-

If the complaint / dispute is not redressed within a period of 30 days, the customer may appeal Reserve Bank of India's Ombudsman Channels **as per Integrated Ombudsman Scheme, 2021** through:

Website : <https://cms.rbi.org.in>

Mail to : [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)

Write to : 'Centralised Receipt and Processing Centre'  
Reserve Bank of India, 4th Floor,  
Sector 17, Chandigarh – 160017  
Toll free : 14448 (9:30 am to 5:15 pm)

[https://rbiidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbiidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)

Please note that before approaching the Ombudsman, it is mandatory to first file the complaint with the concerned Regulated Entity (RE). Only in the event of non-receipt of reply, within 30 days from the lodgment of the complaint, from the RE or if the complaint is rejected wholly or partially by the RE, the complaint can be registered with the Ombudsman.

### A customer may also reach out to RBI Ombudsman

#### **Salient features of Reserve Bank – Integrated Ombudsman Scheme, 2021:**

The scheme covers all Non-Banking Financial Companies (excluding Housing Finance Companies) which have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.

- It is no longer necessary for a complainant to identify under which scheme he/ she should file complaint with the Ombudsman.
- The Scheme defines ‘deficiency in service’ as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of “not covered under the grounds listed in the scheme”.
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/ documents.
- This is an alternate dispute resolution mechanism
- Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage.

#### **Grounds of Complaint:**

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative.

Note: Authorised Representative” means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman;

#### **Grounds for non-maintainability of a Complaint:**

- (1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
- a. commercial judgment/ decision of a Regulated Entity;
  - b. a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
  - c. a grievance not addressed to the Ombudsman directly;
  - d. general grievances against Management or Executives of a Regulated Entity;
  - e. a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
  - f. a service not within the regulatory purview of the Reserve Bank;
  - g. a dispute between Regulated Entities;
  - h. a dispute involving the employee-employer relationship of a Regulated Entity;
  - i. a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
  - j. a dispute pertaining to customers of Regulated Entity not included under the Scheme.
- (2) A complaint under the Scheme shall not lie unless:
- a. the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –
    - i. the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
    - ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
  - b. the complaint is not in respect of the same cause of action which is already-
    - i. pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
    - ii. pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from

- the same complainant or along with one or more of the complainants/parties concerned;
- c. the complaint is not abusive or frivolous or vexatious in nature;
  - d. the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
  - e. the complainant provides complete information as specified in clause 11 of the Scheme;
  - f. the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Notes:

- Written complaint shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.
- A complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

**How to file a complaint to RBI Ombudsman?**

**RBI - Complaint Management System (CMS)**

If the complaint/dispute is not resolved within a period of one month, the customer may complaint to RBI via below-mentioned modes:

- Online on <https://cms.rbi.org.in>.
- The dedicated e-mail ([crpc@rbi.org.in](mailto:crpc@rbi.org.in)) OR [dnbsnewdelhi@rbi.org.in](mailto:dnbsnewdelhi@rbi.org.in)
- In physical mode to o The 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017 in the format OR o Write to: General Manager, Department of Supervision, Reserve Bank of India, 6, Parliament Street New Delhi – 110001,
- Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) operationalized in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course.
- Consumer Education and Protection Cell: write to [crpc@rbi.org.in](mailto:crpc@rbi.org.in)



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Self-Guide/ FAQs to register complaint with RBI link: <https://cms.rbi.org.in/cms/indexpage.html#>