



arriba inclusive finance pvt. ltd.

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ARRIBA INCLUSIVE FINANCE PRIVATE LIMITED

GRIEVANCE REDRESSAL POLICY

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Grievance Redressal Policy

This policy on Grievance Redressal of Arriba Inclusive Finance Private Limited (“ARRIBA”) , is set out as a mechanism available within the organization to enable the customers of ARRIBA to lodge their complaints / grievances or give their feedback / suggestions to ARRIBA in relation to their dealings with ARRIBA including financial assistance, if any, being considered for them and for addressing the same in a time bound manner, by following the provisions as provided herein (the Grievance Redressal Policy).

Introduction

- 1 Prompt, excellent, and efficient Customer services and high-level customer satisfaction is the prime objective of ARRIBA.
- 2 This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances, if there are any.
- 3 The key principles of ARRIBA’s grievance redressal policy are as under:
 - a Customers be always treated fairly.
 - b Grievances raised by customers are dealt with courtesy, efficiency and swiftly not exceeding within prescribed timelines.
 - c ARRIBA’s employees shall act in good faith and without prejudice to the interests of the customer and within the laid down policies and guidelines of ARRIBA.
 - d Customers are fully informed of avenues to escalate their complaints / grievances within the organization and their rights to alternative remedy if they are not fully satisfied with the response of ARRIBA to their complaints.
 - e Information relating to the complaint shall be retained, which helps the Company in analysing the causes for the same. Addressing these causes will help the Company in reduction of the complaint numbers and providing a better service experience.

Categories of Customer’s Communications with ARRIBA

- **Query** – These may be general inquiries, primarily relating to ARRIBA loans, interest rates, repayment terms, eligibility norms, categories of loans, etc.
- **Request** – Requests for obtaining any valid services including financing by the customers.
- **Grievance** – A communication by prospective / existing Customers of ARRIBA that expresses dissatisfaction because of lack of action, inadequate quality of services by ARRIBA.
- **Grave / urgent Grievance** – Related to staff misbehaviour, cheating / fraud, false commitments, misconduct with the customers.
- **Suggestion / Feedback** – related to functions / roles of ARRIBA with respect to its operations, policies, or practices.

Mechanism for complaints

The customer has the right to give its complaint in writing, orally or over telephone. Customer can lodge his / her grievance through any of the following channels:

Complaint in Person:

A customer can lodge a complaint in person during working hours at its Head Office / Corporate Office or any of the branch offices of ARRIBA by submitting a written letter furnishing full details and obtain an acknowledgment for the same.

Complaints through post / mail / email/ box:

Customers can also submit their grievances by post at the following address or through email at complaints@arribafin.com by giving full disclosures and details of the complainant and giving specific instances of the cause of complaint.

Address:

ARRIBA INCLUSIVE FINANCE PRIVATE LIMITED
Regd. Office: Jahanara Kareem Complex, Plot No.22, Survey No.22
Balanagar, Hyderabad, Telangana – 500037.

7869953001/7869953002

Resolution of grievances / complaints

- 1 Any complaint through e-mail / letters / person shall be acknowledged promptly after receipt, at the ARRIBA Head Office / Corporate Office or Branch Offices as and when set up.
- 2 The Complaints should be registered in the Customer Grievance Register (CGR) maintained electronically and / or physically, and shall include full details of the complainant (name, address and contact details), date of receipt, fact of the complaint, category of complaint etc.
- 3 The Grievance Redressal Officer (GRO) of ARRIBA will take steps to redress the grievances with care and diligence, normally within the period of 30 working days from the date of receipt of the complaints.
- 4 If the complainant is not satisfied with the reply / action / resolution given by Grievance Redressal Officer (GRO), he / she may directly approach the MD & CEO of ARRIBA for further action on the same.
- 5 Anonymous complaints will not be entertained.

Internal mechanism to handle Customer complaints / grievances

Customer Service Cell (CSC)

The Customer Service Cell (CSC) at Head Office / Corporate Office and the Branch Office will be the first point of contact for the customers in most of the cases. CSC will be responsible to receive the complaint of customers by whatever means, i.e., in person, post, mail, etc. If the complaints are lodged through electronically, it will be passed on to CSC for necessary action.

CSC will provide an acknowledgment for the complaint received from the customer within 1 working day of the receipt, and also make necessary entries in the Customer Grievance Register (CGR) which shall include but without limited to, full details of the complainant (name, address, and contact details), date of receipt, fact of the complaint, category of complaint etc.

The Grievance Redressal Officer

ARRIBA will designate a GRO at its Head Office / Corporate Office. GRO will have the responsibilities of ensuring early resolution of complaints.

GRO will first examine the nature of the Complaint and initiate necessary action to address the complaint to the satisfaction of the complainant. He / She will also ensure to record the action initiated or taken in the CGR along with the status of the complaint- resolved / unresolved or escalated to next level, as the case may be.

GRO will circulate the monthly Action Taken Report on all the complaints received, within 7 working days of the next month to the MD & CEO for information / guidance.

MD & CEO

If the GRO feels that it is not possible at his / her level to resolve the complaint or he / she wishes to seek further guidance on the matter, he / she may forward the complaint along with related documents (if any) and his / her recommendations to the MD & CEO for guidance and final settlement / resolution of the Complaint.

Customer may directly approach and appeal to MD & CEO within 30 days of decision / solution / reply provided by GRO, in case he / she is not satisfied with the decision / solution / reply of GRO.

MD & CEO may take up the complaints received directly from the customers or the GRO, who may escalate the matter at the request of the Customer, re-examine the issue and take necessary steps to resolve the matter.

MD & CEO will provide necessary guidance / solution, to the complainant or GRO as the case may be and resolve the same within a reasonable time, with possible solution as deemed expedient in the matter.

Time Frame

The Complaints received will be analysed from all possible angles. All efforts will be made to resolve each complaint received generally within the stipulated time as per the following escalation matrix:

Level	Official	No. of working days	Name of Official
First	GRO	30 Days	Mr. PSN Murthy
Second	MD & CEO	30 Days	Ms. Praseeda Kunam

There may be some complaints which require deeper analysis from all possible angles which may cause delayed resolution of the complaint. In such cases, ARRIBA will try to resolve the grievances at the earliest depending on the nature of the case. Such delay in addressing the complaint beyond the prescribed time limit shall be conveyed to the complainant along with reasons for the same.

If the resolution of the complaint is delayed beyond 30 days of receipt, or the complainant is not satisfied with the reasons of delay conveyed to him / her, he / she may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS) of RBI, Hyderabad within whose jurisdiction the registered office of ARRIBA is situated.

Internal Audit for reviewing Grievance Redressal mechanism

The Audit department of ARRIBA ensures the implementation of Grievance Redressal Mechanism at the Branch as well as at Head Office / Corporate Office level during its audit. At the time of audit, Auditor cross verify whether all the grievances reported by members through Suggestion Box & all other channels have been addressed or not. Further, maintenance of Complaint registers and turn round time of grievances will be reviewed by the Audit team. If any discrepancy is found, the same will be reported in the audit report to be submitted to the Management of the Company.

Responsibility of Board

The Board of directors shall ensure:

- To approve the policy as well as any revisions/ modifications made therein
- To lay down the appropriate grievance redressal mechanism within the organization and effective implementation thereof
- To periodically review the functioning of the grievance redressal mechanism at various levels of management
- To prescribe a consolidated report of such reviews to be submitted to it at regular intervals
- To prescribe and review a complaint MIS/register on a periodic basis

Reporting to the Board of Directors

Summary of the customer grievance reports along with actions initiated would be reported to the Board on quarterly basis.

The report shall contain information like, the total no. of complaints received, disposed of and pending, with reasons thereof, which will be placed before the Board for information / guidance.

Mandatory display at the offices

At the operational level, ARRIBA shall ensure to display the following information prominently, for the benefit of its customers, at its places of business:

- a the name and contact details (Telephone / Mobile nos. / email address) of the Grievance Redressal Officer who can be approached by the customer for resolution of complaints against ARRIBA.
- b If the complaint / dispute is not redressed within a period of 30 days, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS) of RBI, Hyderabad under whose jurisdiction the registered office of the ARRIBA falls.

Interaction with the customers

ARRIBA recognizes that customer's expectations / requirements / grievances can be better appreciated through personal interaction with customers and publicity of grievance redressal machinery by placing them on its website / its offices at the Head Office / Corporate Office and the branches.

Sensitizing operating staff for improvement in service & handling complaints

ARRIBA deals with customers from different segments, which may give rise to difference of opinion and areas of friction. ARRIBA understands the importance of sensitizing staff to handle customer complaints / grievances with courtesy, empathy, and promptness. ARRIBA shall also conduct training programmes regularly for staff on customer services and minimizing grievances. Imparting soft skills required for handling customers, would be an integral part of the training programmes.