



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 reviewing 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 reducing the complaint numbers and providing 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 make his 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 obtaining 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 receiving, 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 Customer Care and Grievance Redressal Officer (GRO), he / she may directly approach the Nodal Officer of Arriba for further action on the same.
5. Anonymous complaints will not be entertained.

Internal mechanism to handle Customer complaints / grievances

Level 1 – Customer Care / Customer Service Cell (CSC)

Officer in Charge: Customer Care

Name: Tripti Kushwaha

Email: complaints@arribafin.com

Customer Care Numbers: +91 78699 53001 / +91 78699 53002

The Customer Service Cell shall be the first point of contact for all complaints. An acknowledgment shall be provided within 1 working day and the complaint entered in the CGR.

If the customer is **not satisfied** or **no response is received within 15 working days**, the complaint may be escalated to **Level 2**.

Level 2 – Grievance Redressal Officer (GRO)

Officer in Charge: Grievance Redressal Officer

Name: Sanjay Yadav

Email: GRO@arribafin.com

Mobile: +91 99819 94121

The GRO shall examine the complaint, initiate corrective action, and record the status in the CGR.

If the customer is **not satisfied** or **no response is received within 7 working days**, the complaint may be escalated to **Level 3**.

Level 3 – Nodal Officer

Officer in Charge: Nodal Officer

Name: P. S. N. Murthy

Email: compliance@arribafin.com

Mobile: +91 90040 01662

If the grievance is **not resolved within a total of 30 working days** from the date of receipt of complaint, or if the customer is dissatisfied, the customer may escalate the complaint to the **Reserve Bank of India under the Integrated Ombudsman Scheme**.

Level 4 – RBI Integrated Ombudsman Scheme

Customers may approach the Reserve Bank of India – Integrated Ombudsman Scheme through the following link:

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

Time Frame

Level	Authority	Time Limit
Level 1	Customer Care / CSC	15 working days
Level 2	Grievance Redressal Officer	7 working days
Level 3	Nodal Officer	Balance period up to 30 working days
Level 4	RBI Ombudsman	As per RBI guidelines

Note: Any delay beyond the prescribed timelines, if any, shall be appropriately communicated to the complainant along with the reasons for such delay..

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 verifies 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 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 customers' 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 differences 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.

Confidentiality Clause

All grievances, complaints, representations, supporting documents, and related communications received and processed under this Policy shall be handled with **utmost confidentiality**.

The identity of the complainant, respondent, witnesses (if any), and the contents of the grievance shall not be disclosed except:

1. to the extent required for the purpose of examining, investigating, and resolving the grievance;
2. where disclosure is mandated by law, regulation, judicial order, or regulatory authority; or
3. where such disclosure is necessary to protect the interests of the Company or any stakeholder.

The Company shall take all reasonable steps to ensure that access to grievance-related information is restricted to authorised personnel only and is shared strictly on a **need-to-know basis**. Any unauthorised disclosure of information shall be viewed seriously and may attract disciplinary action as per applicable policies of the Company.



