

JUNE 10, 2023



GRIEVANCE REDRESSAL POLICY

InPrime – Grievance Redressal Policy

Version Control:

Version #	Date	Addition/Modification	Made By	Approved by	Approval date
1.0	10-06-2023	Preparation of the policy	Manish Raj	Board of Directors	15-06-2023

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Background:

InPrime Finserv (InP) is a financial services institution, NBFC operating in the dynamic & ever-evolving landscape of the Indian financial sector. Serving customer needs satisfactorily with highest levels of Integrity and Transparency is a top priority for InP. This Policy is based on the premise that every customer has the right to register a complaint if the services provided by InP are not satisfactory.

Purpose:

This Policy aims to provide a framework to deal with the Complaints and grievances of the Customers in a fair, timely and transparent manner and educate the Customers about processes to be followed to register a Complaint with InP and/or the RBI.

The purpose of the Policy is to ensure that:

- The Customers are treated fairly and without bias, at all times.
- The Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner.
- The Customers are informed of the avenues to escalate their grievances within InP.
- The Customers are informed of their rights so that they can opt for alternate remedies if they are not fully satisfied with InP's response or resolution to their grievances.
- Continuously improve the services of InP based on customer and employee feedback.

Grievance Handling Process

Grievance Registration:

Primary level:

- In order to effectively understand and address customer grievances, InP shall open multiple channels of direct communication with the customer. These modes will be adequately displayed on InP's website as well as in all the other communication medium to the customers.

The channels are as follows:

1. **Designated number:** Customers can reach out at +91 7892601948 through a WhatsApp message providing details of the complaint or can call between 9AM to 6.00 PM on all working days (Mon to Fri) to register the complaint
2. **Through our website:** Fill the online grievance registration form available on our official website www.inprime.in
3. Customers can also **email** us their grievances/request at customercare@inprime.in
4. Customers can also **write** to us at the below address:

InPrime Finserv

4th Floor, HustleHub #1703,
17th Cross Rd, Sector 4, HSR Layout,
Bengaluru,
Karnataka 560102

5. If the customers reach out to any of our **field staff** (Relationship officer (RO)/ Area Manager (AM)), the complaint shall be shared to the central grievance redressal team for resolution and respective communication to the customers will be taken care by the central grievance redressal team

Customers are requested to provide the below mentioned data as part of the complaint:

- Customer ID
- Mobile number of the complainant

- Brief summary of complaint
- Complete contact address

Secondary level:

InP will expedite efforts to address the complaint and reach a resolution promptly within 10 (Ten) working days. If the Complaint is not resolved within a maximum of 10 working days from the date of filing of the Complaint or the Customer is not satisfied with the response or resolution provided at the Primary level, the Customer may escalate the Complaint to the designated Grievance Redressal Officer of InP by sending an email to gro@inprime.in or can also write to:

Grievance Redressal Officer

InPrime Finserv

4th Floor, HustleHub #1703,
17th Cross Rd, Sector 4, HSR Layout,
Bengaluru,
Karnataka 560102

Tertiary level:

In case, the Customer is not satisfied with the response or the resolution provided or the Complaint is still not resolved within a period of 30 (Thirty) working days from the date of the Complaint, the Customer may appeal to NBFC Ombudsman at:

NBFC Ombudsman C/o Reserve Bank of India, 10/3/08, Nrupatunga Road, P.B.No.5470, Bangalore-560001

Email: dnbsbangalore@rbi.org.in

Call: 080-22180100

Portal link for lodging complaint with RBI Ombudsman: <https://cms.rbi.org.in>

For complete details on the Ombudsman Scheme please refer to the following link of the RBI website https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf

Internal Review and monitoring of Grievances:

Periodic review of complaints including TAT, nature of complaints shall be done on a monthly basis to ensure that proper processes are adhered to.

Periodic Review:

This Policy is subject to periodic updation as necessitated by InP or RBI or any relevant statutory authority.

Disclosure:

The Policy will be accessible on InP's official website and will also be made available at all InP Area offices. Comprehensive training on our Grievance Redressal Policy will be provided to all InP staff members.

Reference to RBI circulars:

Ombudsman Scheme for Non-Banking Financial Companies, 2018
