

Grievance Redressal Policy- NBFC

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Grievance Redressal Policy

Terraegis Finance Private Limited

1. Introduction:

Customer service is extremely important for sustained business growth and as an organization we strive to ensure that our customers receive exemplary service across different touch points.

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The Grievance Redressal Policy follows the following principles:

1. Customers are always treated fairly.
2. Complaints raised by customers are dealt with courtesy and in a timely manner.
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
4. The employees work in good faith and without prejudice, towards the interests of the customers.

2. Grievance Redressal Mechanism:

At **Terraegis Finance Private Limited** (the “Company”), customer Delight is our priority and we are committed to provide our customers Best in Class Experience.

Whilst all efforts are taken to give customers the best services to avoid any grievances the customers are intimated that they can record their grievances; if any; in writing or verbally.

The customer can approach either of our service touch points to register a complaint through any of our service touch points given hereunder and expect a response within defined time period of complaint registration.

In case the customer does not receive a response within the number of days indicated below for each level or if the customer is dissatisfied with the response received from the Company, the customer may escalate the complaint to the next level as indicated below

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- Branch – Customers can visit our branches with details of their issues.
- Phone - Customer can call at 9810705376

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➤ Email - Customers can write to us at compliance.nbfc@twopointo.capital for queries/complaints

➤ Letter – Customers can write to us at: **Terraegis Finance Private Limited**

Registered Office:

DPT 829 & 830 DLF Prime Tower,
Okhla Industrial Area Phase 1,
South Delhi,
New Delhi 110020.

Branch Office:

1B118, 1st Floor,
We Work Enam Sambhav,
Bandra Kurla Complex,
Mumbai 400051.

Suit 5, 3rd Floor,
Goodearth Business Bay 2,
Sector 58,
Gurgaon 122102.

3. Escalation Matrix:

Primary Level –

If the customers are not satisfied with the resolution received from above channels, or if the customers do not hear from us in 07 days, customers can write to Mr. Satish Kumar Bhargava, at satish.bhargava@twopointo.capital

Customers are required to quote the complaint reference number provided to them in their earlier interaction, along with their loan account number to help us understand and address their concerns.

OR

Customers can also contact on number: +919810705376 between 10.00 AM to 06:00 PM, Monday to Friday.

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An assurance is given to the customer that he/ she/ it would be responded to within 7 (seven) days and due efforts are taken to resolve the complaint well before that.

Secondary Level –

If the customers are not satisfied with the resolution received or if the customer does not hear from us in 7 days, we request customer to write to our Grievance Redressal Officer, Mr. Manya Ranjan at manya@twopointo.capital.

Third Level

If the customer is not satisfied with the resolution received or if the customer does not hear from us in 30 days, then he/she may lodge their complaint on RBI CMS portal - <https://cms.rbi.org.in> or reach them on the dedicated e-mail id - crpc@rbi.org.in Or send your complaint form (format available on the website under Ombudsman scheme 2021) to the below mentioned address:

Officer- in-Charge
Reserve Bank of India,
RBI Byculla Office Building,
Opp. Mumbai Central Railway Station,
Byculla, **Mumbai – 400 008**

4.Internal Machinery to handle Customer complaints:

Resolution of Grievances –

At **Terraegis Finance Private Limited**, every attempt is made to offer the customer suitable and appropriate resolutions to their complaints/grivances. Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution. However, if the customer continues to remain dissatisfied with the resolution, he/ she/ it can escalate the issue through the grievance redressal mechanism as referred above.

When Company rejects any complaints wholly or partly, all such complaints will be escalated to Internal Ombudsman (IO) within 3 weeks of the receipt of the complaints.

Company and IO will ensure that final decision is communicated to the complainant within 30 days from the date of receipt of the complaint by the Company.

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5. Review and monitoring –

Periodic review of monitoring of complaints, TATs, nature of complaints is done to ensure that process loopholes if any are plugged and trends are checked.

In case the IO upholds the decision of the Company to reject/partly reject the complaint, the reply to the customer should explicitly state the fact that the complaint has been examined by the IO and, for the reasons stated in the reply, the decision of the Company has been upheld.

In case the IO overrules the decision of the Company to reject/partly reject the complaint, the Company can disagree with the decision of the IO with the approval of the Chief Executive Officer. In such cases, the reply to the complainant shall explicitly state the fact that the complaint was examined by the IO and the decision of the Company was overruled by the IO in favour of the complainant; however, the Company, with the approval of the Managing Director/Chief Executive Officer, has disagreed with the decision of the IO. All such cases shall be subsequently reviewed on a quarterly basis by the Board of the Company.
