RECAPITA

Internal Grievance Redressal Mechanism

Recapita Finance Private Limited

(Base Layer, Non-Deposit Taking NBFC)

1. Objective

Our Internal Grievance Redressal (IGR) system is designed to ensure **easy access**, **timely resolution**, and **Fair Redressal** of customer complaints. The mechanism enables customers to lodge complaints through multiple channels and tracks each case until resolution, ensuring transparency and accountability at every stage.

Key objectives:

- Provide simple, accessible, and transparent complaint lodging channels.
- Resolve customer grievances within defined timelines.
- Escalate unresolved matters systematically.
- Strengthen customer confidence and regulatory compliance.

2. Modes of Lodging Complaints

Customers can register complaints through any of the following channels:

- **Phone:** 0755-4923303/9109915411/9479395261
- **Email:** grievanceofficer@recapitafinance.com
- **In-person:** Corporate Office– 10, Amaltas, Phase 1, Chunabhatti, Kolar Road, Bhopal, MP 462016
- **Website:** www.recapitafinance.com (Contact Us)

Note: For better customer handling and timely resolution of complaints, the above details are displayed at our branches. This is to avoid any ambiguity, and promote efficient handling and resolving of customer complaints at the earliest possible time.

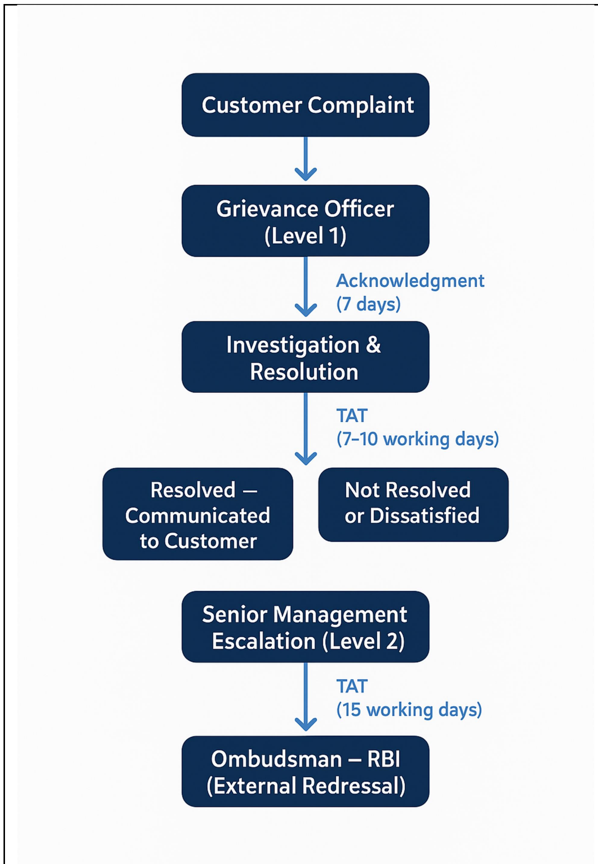
3. Complaint Acknowledgment & Resolution

- **Acknowledgement:** Within 7 working days.
- **Resolution Timeline:**
    - Standard grievance – within 7 working days
    - Service-related grievance – within 10 working days
    - Escalated grievance – within 15 working days
    - Complex grievance – within 30 working days (with status updates to customer)

4. Escalation Matrix

Level	Escalation Point	Designation	Contact Mode	TAT
1	Grievance Officer	CS Anshita Khare	grievanceofficer@recapitafinance.com	7–10 working days
2	Senior Management	Amit Jain, MD	amit.jain@recapitafinance.com	15 working days
3	External Escalation (if not satisfied)	Ombudsman – Reserve Bank of India	CEPC / RBI CMS Portal	As per RBI Scheme

5. Process Flow



Step 1: Lodging the Complaint
Customer lodges a complaint via phone/email/in-person/website.

Step 2: Registration and Acknowledgment
Grievance Officer records the complaint in the internal records and sends acknowledgment within 7 working days.

Step 3: Internal Review & Resolution
The concerned functional team (Business/Operations/Compliance) investigates the issue and provides resolution within the prescribed TAT.

Step 4: Escalation (if required)
If unresolved, the complaint is escalated to senior management for review and final response.

Step 5: Closure or External Escalation
Once resolved, customer is informed of the closure. If still dissatisfied, the customer may approach the Ombudsman of Reserve Bank of India

6. Record Keeping & Monitoring

- All grievances are logged in an internal grievance records.
- Records maintained for **8 years** for regulatory review.
- **Periodic internal reviews** are conducted to track resolution performance and identify recurring issues.
- Reports are submitted to the Board/Audit & Compliance function for oversight.

7. Customer Friendly Features

- Multiple accessible channels (digital, telephonic, in-person)
- Defined turnaround timelines for each grievance type
- Simple escalation path with named officials
- Status updates to customers in case of delays
- Integration with RBI Ombudsman framework for external redressal

8. Periodic Review

- The IGR mechanism is reviewed at least once a year or as required by the Board/Audit & Compliance team. Triggers for review include regulatory updates, internal performance metrics, or customer feedback trends.

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