CAPRI GLOBAL HOUSING FINANCE LIMITED

Customer Grievance Redressal Procedure

CUSTOMER SERVICE

Version - 1.5

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I. Introduction:

This Policy document lays down a clear and transparent Policy which aims at minimizing the instances of Customer grievances by providing proper service and having a comprehensive review mechanism to ensure prompt redressal of the same. This Policy includes the definitions of Query, Request & Complaint and also the Mechanism of grievance redressal & review of grievances. The company will focus on continuous improvement of its customer service in order to achieve high Customer satisfaction. The review mechanism will help the Capri Global Housing Finance Limited (CGHFL / the company) with valuable feedback regarding the shortcomings in the product features and service delivery.

II. Definitions of Query, Request & Complaint:

Query: Any question raised by customers, expressing doubt about something or looking for an answer from the company, is a Query. Examples of Queries are

- A form of questioning, in line of enquiry about the details of loan
- In nature of a request for information or guidance
- Any clarification required
- Checking of status/ progress for service/deliverables

Request: If customer requires any details/ documents pertaining to the loan account or customer wish to do any transaction in his loan account, then it is a Request. Examples of Request are

- Request of Statement of Account / Amort Schedule
- Part Payment of loan
- Request for Pre-closure of loan
- Change in mobile number / email id etc

Complaint: Complaint means a representation in writing or through electronic means or through call or in person, alleging the deficiency in services on part of the organization or an employee.

Below will be treated as Customer Complaints:

- Customer not satisfied with the response / resolution received on the request
- Customer escalated to Nodal Officer & Regulators after approaching the customer service team
- Customer categorially mentions that he / she wants to raise complaint through call center / email / branch walk ins / correspondence letter
- Complaints received from prospective customers before generation of Loan Application no. / Loan Account no.

Below will not be treated as Customer Complaints:

- If complainant is not party to the loan, it will not be treated as complaint except the complainant received from prospective customers.

III. Grievance Redressal Mechanism (Escalation Matrix):

A. Mechanism for Customers to Lodge Complaint:

CGHFL aims to provide best customer service and is consistently striving on creating a robust and efficient customer platform. CGHFL will guide customers who wish to lodge a complaint and provide guidance on what to do in case the customer is unhappy with the outcome. After examining the matter CGHFL will send a response as soon as possible; CGHFL will also guide a customer on how to take the complaint further if the customer is not satisfied.

The Customer may contact the Office for any Query, Request or Grievance through any of the following channels:

Level 1

1. Telephonic communication with our Call Centre at 1800-103-303-3 (toll free) between 10:00am - 5:00pm from Monday to Friday (Except Public Holidays).
2. e-mail: - carehl@caprihomeloans.com
3. Written letter addressed to Customer Service – Home Loans, Capri Global Housing Finance Limited, 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.
4. Visiting the nearest Capri Global Housing Finance Limited, service branch and submit complaints/grievance in Complaint Register maintained at the branches from Monday to Friday (Except Public Holidays) during the working hours from 10:00 A.M to 5:00 P.M.

In Level 1, the Complaints received shall be resolved within 15 days from the date of receipt

Level 2:

The Company shall appoint Principal Nodal Officer (PNO) in accordance with Reserve Bank – Integrated Ombudsman Scheme, 2021.

In case complaint is not been resolved within the defined TAT or if the customer is not satisfied with the resolution provided, customer can raise complaint to the Principal Nodal Officer of the company. Below are the details of Principal Nodal Officer:

- Name of the Officer – Mr. Satish Shimpi
- Designation Principal Nodal Officer
- Telephone: 022-41799738

(**Note**: Above helpline number is also available for persons with disabilities.)

- Website: www.caprihomeloans.com
- E- Mail: nodalofficer@caprihomeloans.com

- Details of the Principal Nodal Officer shall be displayed on the Website and in Branches of the Company.

- All such complaints shall be addressed and resolved within 21 days from the date of escalation in Level 2.

- All grievances shall be heard and disposed of by a person at least one level higher to the person/designation against / relating to whom the grievance is made. After examining the matter, it will be our endeavour to provide the borrower / applicant with our final or other response within a period of 21 days from receipt of such complaint.

Level 3:

- If the complaint or dispute is not redressed within 21 days, or if the complainant is not satisfied with the response, they may approach the regulatory authority of Housing Finance Companies, National Housing Bank for redressal of their complaints at below address:
  National Housing Bank,
  Complaint Redressal Cell
  4th Floor, Core- 5A, India Habitat Centre,
  Lodhi Road, New Delhi- 110 003
  or
  The complainant can also approach the Complaint Redressal Cell in online mode by lodging its complaint at the link https://grids.nhbonline.org.in

- On receipt of the complaint through NHB, reply to the NHB for resolution shall be given within 21 days. Provided that the NHB Officer may, at the request of the Regulated Entity in writing to the satisfaction of the NHB Officer, grant such further time as may be deemed fit to file its written version and documents.

B. Mechanism to handle Customer Complaints received at Branches, at Call Centre, via email and at PNO Office:

a. Acknowledgement & Recording of Complaints:
   i. Post receiving complaint, respective team (Customer Service Team / Branch Team) to discuss with complainant & understand the nature of grievance in detailed and acknowledge the receipt of complaint.

   ii. The acknowledgement via email should contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at company's customer service number or in person at branch, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.

   iii. After understanding the nature of grievance, complaint to be registered / SR to be created in Customer Request Management (CRM) application.

b. Complaint Resolution:
   i. Basis the nature of grievance, it is to be taken up with respective functional department for the resolution. Respective Team to ensure that complaint is raised to at least one level higher to the person/designation against / relating to whom the grievance is made.

ii. Resolution provided by respective functional department is to be reviewed by respective team.

iii. If it requires more time to redress the complaint, an intimation / interim response is given to complainant.

c. Closure of Complaint

i. Basis the resolution received from respective stakeholders, complaint to be disposed of by respective team and intimation to be sent to complainant on redressal.

ii. Also, in case complaint is received through NHB Grid portal, ensure that response & intimation to complainant is updated on portal.

C. **Mechanism to redress the Grievances relate to services provided by the Outsourced Agencies:** Company will also deal with the issues relating to services provided by the outsourced agencies to the customers. Responsibility for redressal of customers' grievances related to outsourced services shall rest with the Company.

D. **Grievance Redressal Mechanism for Persons with Disabilities:**

- Upon receiving a complaint, The Grievance Redressal Team will identify the customer with a physical disability (PWD) and raise it to the concerned department, following the guidance of the PNO to prioritize the resolution.

IV. Review & Oversight of Monitoring Customer Grievances:

- The company shall establish a Complaints Resolution Team to monitor the customer grievances logged in the company on a regular basis.

- Complaint Resolution Team shall analyse and undertake root-cause analysis (RCA) of the complaints on regular basis. The RCA shall be carried out basis the nature and type of complaint with a view to identify areas of complaints which are recurring in nature and require process review / process change.

- Customer Grievance Redressal Committee shall be formed to review the effectiveness of the grievance redressal mechanism of the company. Committee shall review and analyse and identify the improvement areas.

- Key aspects of the analysis along with Summary of Complaints received shall be highlighted to Customer Grievance Redressal Committee on Quarterly Basis and a note shall be placed in meeting of the Committee.

- Customer Grievance Redressal Committee shall submit an update in this regard to the Board of Directors, at least twice in a year and initiate prompt corrective action wherever people / process / policy related gaps identified.