

Customer Grievance Redressal Policy

1. Introduction:

Kinara Capital's mission is to transform lives, livelihoods and local economies. To deliver this mission, we pride ourselves in providing superior customer service. At times, we may fall short of our customers' expectations. Hence, we provide multiple channels and avenues for our customers to register their concerns formally with us. We are committed to understanding and resolving all customer complaints as well as improving the quality of our people, process and technology to minimize future customer grievances.

2. Principles that outline Kinara's Customer Service:

- Provide excellent customer service and experience.
- Fair treatment to all the customers.
- Deal customer complaints with courtesy.
- Resolve the customer issues within the specified TAT.
- Comply with regulatory guidelines as required by RBI.

3. Kinara Grievance Redressal Mechanism

In order to effectively address the customer grievances, Kinara has introduced multiple channels of communication. A customer can raise a complaint or express their dissatisfaction on the company service through the below channels:

1. Walk in to their service branch, and speak to the Branch Head.
2. Call the toll free customer care number 1800-103-2683 and speak to our customer care agent.
3. Email us the customer issues at help@kinaracapital.com
4. Raise a complaint on our website - www.kinaracapital.com/contact-us/
5. Send letters or notices to the registered office:

Registered Office Address:

The Customer Grievance Redressal Officer,
No. 50, Second Floor, 100 Feet Road,
HAL 2nd Stage (Defence Colony),
Indiranagar, Bengaluru, Karnataka 560038

4. Escalation Matrix

Kinara Capital has a robust escalation matrix, framed and approved as below:

- **1st Level Escalation:** In case if any customer is not satisfied with the resolution provided by the Branch Head, Customer Care agent, or by the Customer Grievance Redressal Officer, they can escalate their issues to the Head of Customer Care department, details as provided below:
 - **Name:** Riji K.
 - **Designation:** Head – Customer Care
 - **Email:** riji.k@kinaracapital.com

- **2nd Level Escalation:** Any second level escalations could be marked to the Grievance Ombudsman, who is the Principal Nodal Officer under the Ombudsman guidelines. Details are as provided below:
 - **Name:** Mohan K Pattabhiraman
 - **Designation:** Head – IQA; Grievance Ombudsman
 - **Email ID:** mohan.p@kinaracapital.com

- **3rd Level Escalation:** In case if the customer is not satisfied with the response provided by the Head – Customer service and the Grievance redressal Officer , or in case if the issue is not resolved within 20 days of submission of a complaint, then the customer can escalate the issue to the Chief Operations Officer cum Director of the Board, details as provided below:
 - **Name:** Thirunavukkarasu R
 - **Designation:** Chief Operating Officer & Director of the Board
 - **Email ID:** thiru@kinaracapital.com

- **4th Level Escalation:** In rarest of the scenarios where the customer is not happy with the response provided by the 3rd level escalation, and if the issue is not resolved within 1 month of submission, the customer can write to the NBFC Ombudsman / Nodal officer, details as provided below:

Sl. No	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : ms.nbfcochennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022 Telephone No : 2300 1280 Fax No : 23022024 Email : ms.nbfcomumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu

5. Internal Review Mechanism:

- All employees of the company will be up to date on the grievance redressal mechanism.
- The customer grievance policy will be displayed on the company website and on the notice board of all Branch Offices.
- All customer complaints or grievances will be updated in the internal CRM software, and tracked until closure as per the process.
- Management will periodically review the customer grievance tracker to ensure timely response/closure of customer complaints.
- Kinara will review the policy on a yearly basis, and will amend the policy on an as needed basis.