

KINARA CAPITAL PRIVATE LIMITED

(formerly known as Visage Holdings and Finance Private Limited)
RBI Registration: B-02.00255 | CIN: U74899KA1996PTC068587



Grievance Redressal Policy

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 Hub Manager.
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:** Customers can forward their escalations to the Manager customer care in case they are not satisfied with the solution provided by the Customer care agents. Details provided below:
 - **Name:** Narendra Laxman Pakhare
 - **Designation:** Manager – Customer Care
 - **Phone Number:** 6364464958
 - **Email:** managercustomer@kinaracapital.com
- **2nd Level Escalation:** In case if any customer is not satisfied with the resolution provided by the Branch Head, Customer Care Agent, Customer Care Manager they can escalate to the Nodal Officer under the RBI's Ombudsman Scheme for NBFCs. Details are as provided below:
 - **Name:** Riji K.
 - **Designation:** Head – Customer Care; Nodal Officer
 - **Phone Number:** 6364464957
 - **Email:** headcustomercare@kinaracapital.com
- **3rd Level Escalation:** In case if the customer is not satisfied with the response provided by the Head – Customer service or 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 Principal Nodal Officer cum Director of the Board, details as provided below:
 - **Name:** Thirunavukkarasu R
 - **Designation:** Principal Nodal Officer, Chief Operating Officer & Director of the Board
 - **Phone Number:** 6364464955
 - **Email ID:** chiefnodalofficer@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, Complaints can be filed, in the prescribed format (available on the RBI website - <https://cms.rbi.org.in>), through the dedicated e-mail (crpc@rbi.org.in) or sent in physical mode to

The 'Centralised Receipt and Processing Centre'
Reserve Bank of India,
Central Vista,
Sector 17, Chandigarh – 160017

A copy of the Scheme is available on the RBI website and on the CMS portal <https://cms.rbi.org.in>.

The customer can also write to the NBFC Ombudsman, details as provided below

Address and Area of Operation of RBI Ombudsmen		
Sl. No.	Centre	Name & Address of the Office of RBI Ombudsman
1	Ahmedabad	C/o Reserve Bank of India
		4th Floor, "Riverfront House", Behind H.K. Arts College,
		Between Gandhi & Nehru Bridge,
		Pujya Pramukh Swami Marg (Riverfront Road - West),
		Ahmedabad-380 009
		STD Code: 079
2	Bengaluru	Tel. No. 26582357
		C/o Reserve Bank of India
		10/3/8, Nrupathunga Road
		Bengaluru -560 001
		STD Code: 080
3	Chennai (I)	Tel. No. 22277660/22180221
		C/o Reserve Bank of India
		Fort Glacis, Chennai 600 001
		STD Code: 044
		Tel No. 25395964
4	Hyderabad	Fax. 25395488
		C/o Reserve Bank of India
		6-1-56, Secretariat Road
		Saifabad, Hyderabad-500 004
		STD Code: 040
5	Mumbai (I)	Tel. No. 23210013
		C/o Reserve Bank of India
		4th Floor, RBI Byculla Office Building,
		Opp. Mumbai Central Railway Station,
		Byculla, Mumbai-400 008
6	Mumbai (II)	STD Code: 022
		Tel No. 23022028
		C/o Reserve Bank of India,
		1st Floor, RBI Byculla Office
		Building, Opp. Mumbai Central
		Railway Station, Byculla,
		Mumbai-400 008
		STD Code: 022
		Tel No.: 23001280

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.