

Upmove Capital Private Limited
Customer Grievance Redressal Policy

Version 2.0

2022

Document Approval

<i>Version</i>	<i>Particulars</i>	<i>Board of Directors Meeting Date</i>
1	This Policy has been reviewed and approved by Board of Directors	14 May 2019
2	This Policy has been revised by Board of Directors	05 September 2022 (RBC)
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Policy on Grievance Redressal Mechanism

1. Introduction

The customer centricity is the core objective of the Upmove Capital Private Limited (hereinafter referred to as 'the Company' or 'Upmove' or 'We' or 'Us'). The customer complaints constitute an important voice of customer and our policies and redressal mechanism aims at laying down the framework for minimising and resolving customer grievances through proper redressal mechanism.

The Grievance Redressal Policy has been formulated in accordance with the Reserve Bank of India's (RBI) Master Direction – Non-Banking Financial Company – Non-Systematically Important Non-Deposit taking company (Reserve Bank) Directions, 2016, updated from time to time. The policy is duly approved by the Company's Board of Directors.

2. Purpose/Key Commitments

The Company's key commitments towards its customers are:

1. Customer shall be treated fairly in all times.
2. Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
3. Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.

Importantly, we take the privacy and dignity of our customers very seriously, and treat our customers fairly and in a courteous manner at all time.

3. Grievance Redressal Process

A. Modes of Registration of Complaints:

In order to effectively understand and address customer grievances, the Company shall open multiple channels of communication as follows:

1. Email:

- a) Customers have the option of sending their queries through email to contact@upmove.in and get their complaints registered
- b) Existing customer can email for any issues related to disbursement or repayments, by quoting the loan ID to help@upmove.in

2. Phone :

+91 9986640581

3. Visit to our office at the address mentioned below:

UPMOVE CAPITAL PRIVATE LIMITED

Indiqube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli. Bengaluru
Bangalore KA 560103**B. When to expect a response**

After a customer has filed a complaint through one of the channels above, he/she should expect to receive an acknowledgement/response within one week from the date of registering the complaint. The Company shall also provide suitable justification in case the complaint resolution requires more than the stipulated time.

C. Addressing or handling of Complaints

In case the complaint is not resolved within the specified timeframe or the customer is not satisfied with the resolution provided, he/ she may contact the Company's Grievance Redressal Officer. The name and contact details of the Grievance Redressal Officer is as under:

Designation	Grievance Redressal Officer
Name	Mr. Nadeem K
Contact No.	+91 9986640581 (The contact number is allocated exclusively to the Grievance Redressal Officer).
Email ID	grievanceredressalofficer@upmove.in

After examining the grievance, the Grievance Redressal Officer will send the final response within 30 working days of the receipt of the complaint/ grievance. During this time, customers can write in to us to check on the status of their grievance, and we will endeavor to respond to them as quickly as possible.

Escalation Process:

Level 1: The customer can contact us through one of the channels listed above under the 'Modes of Registering Complaint' section.

Level 2: If the customer is not fully satisfied with the company's response to his/her grievance, he/she can contact the Grievance Redressal Officer Mr. Nadeem K at grievanceredressalofficer@upmove.in

Level 3: In case a grievance / complaint are not redressed within a period of one month, the customer may contact the Reserve Bank of India at the following address:

Office-in-Charge

Department of Non-Banking Supervision,

The Reserve Bank of India 10/3/08, Nrupalunga Road,

P.B.No.5470, Bangalore-560001

4. Supervision and Reporting

Upmove makes sure that best in class Customer Redressal Mechanism are in place to ensure timely resolution of the customer grievances. The system captures the complaints; follows turnaround time (TAT) based on the nature of the query and escalates issues based on predefined TAT.

Once captured in the CRM system the Customer support team is responsible for resolution of complaint/grievance to the customer's satisfaction. Every attempt is made to offer the customer suitable and appropriate alternate solutions wherever possible. However if the customer continues to remain dissatisfied with the resolution, he can escalate the issue through the grievance redressal mechanism as referred above.

All the customer complaints and resolution will be stored in our server for 5 years.

5. Mandatory Display Requirements

The company shall display the following information prominently, for the benefit of its customers, at all places where business is transacted:

- Name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company, and
- Complete contact details of Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS) of RBI, under whose jurisdiction the registered office of the NBFC is situated, who will be approached if the complaint is not resolved within a period of one month.

6. Policy Revision

The Grievance Redressal Officer will review and assess the adequacy of this Policy in line with the RBI updates on an annual basis. It will be brought to the Board of Directors for review and approval, as and when any changes are required. The developments/ changes, if any shall be communicated to the customers and relevant stakeholders as and when necessary.