



Grievance Redressal Policy

POLICY DOCUMENT

V1.02

Corporate Office:

Manipal Fintech Private Limited
305, Address One By Baani,
Golf Course road, Sector 56,
Gurgaon-122 011.
Ph: 1800 309 8440
Web: www.manipalfintech.com

Registered Office:

Manipal Fintech Private Limited
Udayavani Road, Udayavani Building,
Press Corner, Manipal, Karnataka,
India-576 104.
Tel: +91 820 220 5000, +91 820 427 5000

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1. Introduction

Complaints are an important way for the management of a company to be accountable to the Customers. It also provides valuable prompts to review company performance and the conduct of people that work within and for it.

Manipal Fintech Private Limited is dedicated in helping its Customers to meet their financial requirement in a safe, secure and confidential manner. We strive to meet or exceed industry guidelines developed to protect our Customers & their rights.

This Grievance Redressal Policy ("**Policy**") is applicable to Manipal Fintech Private Limited (hereafter referred as the "Company"), having its registered office at Udayavani Building, Press Corner, Manipal – 576 104, Karnataka, India. The purpose of this policy is to set forth the processes and work procedures are to be followed in receiving, handling, and responding to any grievance in respect of Services offered by the Company.

By adhering to this Grievance Redressal Policy, the Company aims to foster a culture of fairness, transparency, and accountability in addressing grievances and ensuring the satisfaction and well-being of all stakeholders.

2. Definition

- a) "**Customer**" means customers or potential customers of banks/financial institutions in India.
- b) "**Grievance**" means any communication that expresses dissatisfaction, in respect of any act of omission or commission or deficiency of services and in the nature of seeking a remedial action but do not include the following —
 - i. complaints that are incomplete or not specific in nature
 - ii. communications in the nature of offering suggestions
 - iii. communications seeking guidance or explanation
- c) "**Services**" means the Gold Loan facilitation services or any other financial services rendered by the Company on behalf of banks/financial institutions".

3. Customer Grievance Redressal Mechanism

The Company has a dedicated Customer Support Team for managing Customer Grievances and queries. The Customers can reach out to Company for any Grievance or queries on Services through any of the communication channels mentioned in **Table 1** below.

Channel	Contact Details	Working Hours
Phone	Company Customer Support: 1800 309 8440	08.00 AM to 8.00 PM Monday to Saturday 09.00 AM to 6.00 PM Sunday (Excluding National Holiday)

Channel	Contact Details	Working Hours
Email	customer.care@manipalfintech.com	08.00 AM to 08.00 PM Monday to Saturday 09.00 AM to 6.00 PM Sunday (Excluding National Holiday)
Courier	Grievance Officer Manipal Fintech Private Limited Address One by Baani, #305, 3rd Floor, Golf Course Road, Sector 56, Gurgaon, Haryana – 122 011	09.00 AM to 06.00 PM Monday to Saturday (Excluding National Holiday)

Table 1: Communication Channels

The Company shall, upon receiving a Grievance or query send an email to the Customer, acknowledging the Grievance/query. Subsequently response will be provided to the Customer either in the form of resolution or a request for additional details to effectively address the Grievance. The Grievance will be resolved within the timeline mentioned in **Table 2 below**.

No.	Complaint Type	Estimated Timeline
1	Company Services related	Within 10 working days of receipt of the grievance. (In case of involvement of any third parties in resolution, timelines followed by leading banks/partner will be applied and communicated to Customers)

Table 2: Customer Resolution Timelines

If the grievance is not addressed to the satisfaction of the Customer or not addressed within the timeline, then the Customer may escalate the Grievance through any of the communication channels mentioned in **Table 3** below. Customers are required to mention the Original Complaint Reference and the details of the Grievance. Escalation of the Grievance without the Original Complaint Reference will not be addressed.

Level	Team Responsible	Mode	Escalation Protocol	Turn Around Time (TAT)
Level 1	Company Customer Support	Company Customer Support: 1800 309 8440 or email to: customer.care@manipalfintech.com	Company Customer Support team will acknowledge the complaint / Grievance by: By email Answering the calls at the Customer Support	Within 24 Working Hours

Level	Team Responsible	Mode	Escalation Protocol	Turn Around Time (TAT)
			✓ A reference number (Ticket No) would be provided to Customer for all complaints for future communication regarding the particular case. ✓ The Customer will also be kept informed on the progress towards the final resolution or communicate any delays in redressing the concern. ✓ All complaints would be closed only after receiving the Customer's feedback and acceptance of closure.	
Level 2	Company Customer Support Manager	Company Customer Support Manager: Email to: team.lead@maninpalfintech.com	• In case the Customer is not satisfied with resolution provided by Level 1 associates or the conduct and behaviour of any Support Services Staff they may write to Company Customer Support Manager.	Within 12 Working Hours

Level	Team Responsible	Mode	Escalation Protocol	Turn Around Time (TAT)
Level 3	Grievance Officer	Registered Post/courier: Attn: Grievance Officer Email to: escalation@manipalfintech.com	In case the Customer is still not satisfied with the resolution provided or there is delay in response beyond the timelines communicated even after following the escalation steps mentioned in level 1 & level 2, the Customer can escalate the concern to the Grievance Officer. * Please note all the complaints sent to this level would be entertained only if the escalation communication contains the ticket / reference number which was shared at level 1	Within 8 Working Hours

Table 3: Escalation Matrix

4. Lending Partner Grievance Redressal

1. Karnataka Bank Limited (KBL)

At Karnataka Bank Limited (KBL), it is our aim to provide highest quality in customer service by addressing all customer concerns/complaints fairly and expeditiously. In case of any grievance related to services provided by our partner please follow the process in the below mentioned link:
<https://karnatakabank.com/lending-partners>