

UGRO CAPITAL LIMITED

GRIEVANCE REDRESSAL MECHANISM

The company will endeavor to resolve all the disputes received from customers, vendors and third parties regarding loans within 7 working days from the date of receipt of customer disputes. The grievance redressal machinery will also deal with the issue/ complaints/ grievances relating to services provided by the outsourced agencies appointed by the Company.

Following are modes through which customers can raise a complaint with us;

- i. **Email** – Customer can write to us at customercare@ugrocapital.com
- ii. **Telephone** – Customer can call us on 022 4891 8686
- iii. **Post** – Customer can write to us at UGRO Capital Limited, Equinox Business Park, Tower 3, Fourth Floor, Off BKC, LBS Road, Kurla, Mumbai, Maharashtra – 400070
- iv. **Website** – Customer can visit us at www.ugrocapital.com

- The customers can also contact our Grievance Redressal Officer, the details of whom are mentioned below:

Grievance Redressal Officer	Mr. Satish Kumar
Address	UGRO Capital Limited, Equinox Business Park, Tower 3, Fourth Floor, Off BKC, LBS Road, Kurla, Mumbai, Maharashtra - 400070
Tel.no.	022 4891 8686
Email ID	customercare@ugrocapital.com

- If the customers are not satisfied with the resolution provided on their complaints, they may escalate their complaint to the ' Customer Grievance Committee, in writing, at the below mentioned address:

Address	Customer Grievance Committee UGRO Capital, Equinox Business Park, Tower 3, Fourth Floor, Off BKC, LBS Road, Kurla, Mumbai, Maharashtra - 400070
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- If the grievances/ complaints are not redressed within a period of one month, the customer may appeal to the Officer in Charge of the Regional Office of DNBS of RBI.

Address	The General Manager, Department of Non-Banking Supervision, Mumbai Regional Office Reserve Bank of India, 3rd Floor, Byculla Office Building, Opposite Mumbai Central Station Byculla, Mumbai – 400 008
Telephone No.	022 – 23028140
Fax No.	23022024
Email ID	nbfcomumbai@rbi.org.in

- “Pursuant to RBI guideline (RBI/2017-18/133 DNBR.PD.CC.No 091/03 10.001/2017-18 and RBI/2015-16/16 DNBR (PD) CC.No.054/03.10.119/2015-16) read with CEPD

Notification No. CEPD.PRS.No. 4535/13.01.004/2018/19, dated April 26, 2019, the Company has appointed Nodal Officers/Principal Nodal Officer. The Nodal Officers/Principal Nodal Officer will have the following responsibilities, -

- Representing the company and furnishing information to the Ombudsman and the Appellate Authority in respect of complaints filed against the company.
- Coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.
- The name and contact details of the Grievance Redressal Officer / Principal Nodal Officer/Nodal officers, along with the name and contact details of the Ombudsman have been displayed at our branches and is hosted on the company's website.
- The compliance officer of the Company shall be responsible monitoring the email address of the grievance redressal division as designated by the Company for the purpose of registering complaints by customers.
