



Uni-Com
Fincorp

We Value Your Dreams

Uni-Com Fincorp Private Limited

GRIEVANCE REDRESSAL POLICY



GRIEVANCE REDRESSAL POLICY OF UNI-COM FINCORP PRIVATE LIMITED

1. Objective of Grievance Redressal Policy

Customer complaints constitute an important voice of customer, and UNI-COM FINCORP PRIVATE LIMITED has framed the Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper redressal mechanism.

The Company's Grievance Redressal Policy fulfils the following principles:

- i. Customers shall be treated fairly at all times:
- ii. Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- iii. 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.
- iv. To comply with the regulatory guidelines as required for this function.

2. Basis

The Grievance Redressal Mechanism Policy has been made as per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 issued by Reserve Bank of India (RBI).

3. Grievance Redressal Mechanism process

In case of any grievance, customers can intimate and record their complaints /grievances for a resolution in the manner detailed below:

Registration of Complaints in Branch Office:

Customers can visit the Branch Office for registration of their grievances during the working hours from 10:00 A.M to 6:00 P.M (Monday to Saturday).

Oral complaints if any, should be followed by submission of a written complaint through Email or Letter.



Customers shall ensure that they Quote their application No. / Sanction No. / Loan Account No. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

4. Resolution of Complaints

- On receipt of complaint, the Company shall, within reasonable time, send an Acknowledgement of the same to the complainant. All the complaints received shall be Recorded.
- The concerned department and branch heads shall ensure that jointly and severally for all complaints are resolved in a timely and effective manners, and status of resolution / closure of complaints in records is updated.
- The concerned department and branch heads shall monitor jointly and severally the complaints status to ensure that the complaints are resolved within 30 days of receipt of complaint.
- If in any case, the Company needs additional time, the Company will inform the customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

4. Customer Escalation Matrix

If a customer is not satisfied with the resolution provided by the Company in the specified Period above, the customer can escalate the issue to:

A) If any customer is not satisfied with the resolution provided by the concerned department and branch heads, or if the customer does not hear from him within 30 days of receipt of Complaint, then escalation can be made to the Nodal officer (NO). Its details are as follows:

NAME	EMAIL ADDRESS
CS Manesh Kumar	nodalofficer@unicomfincorp.com



B) If any customer is not satisfied with the resolution provided by the Nodal Officer at the Branch Office, or if the customer does not hear from him within two weeks of the Compliant raised days, then escalation can be made to the Principal Nodal officer (PNO). Its details are as follows:

NAME	EMAIL ADDRESS
Mr. Gagan Preet Singh	nodalofficer@unicomfincorp.com

C) If any customer is not satisfied with the resolution provided by the Principal Nodal Officer (PNO), or if the customer does not hear from us within three weeks of the Compliant raised days, then escalation can be made to the Grievance Redressal Officer (GRO). Its details are as follows:

NAME	EMAIL ADDRESS
Ms. Neeraj	grofficer@unicomfincorp.com

D) If any customer is not satisfied with the resolution provided by the Grievance Redressal Officer (GRO), or if the customer does not hear from us within 30 days of the Compliant raised days, then escalation can be made to the Reserve Bank of India at the below mentioned address:

The Officer-In-Charge
Department of Non-Banking Supervision,
Reserve Bank of India
Central Vista, Sector 17,
Chandigarh-160017

The Principal Nodal Officer (PNO) shall be responsible, inter alia, for representing the covered NBFC before the Ombudsman and the Appellate Authority under the Scheme. The Principal Nodal Officer (PNO) appointed at the Head Office of the company shall be responsible for coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.



6. Display of Information

The Company shall, at all places from where it conducts business prominently display the details of the Grievance Redressal Mechanism as well as the details of the Regional Office of the Reserve Bank of India under whose jurisdiction the Company is registered.

7. Monitoring and Review

The Grievance Redressal Officer shall ensure effective monitoring of the complaints and their resolution, and undertake necessary amendments to the Grievance Redressal Mechanism to make the process more efficient. The Company shall ensure periodic review of the Grievance Redressal Mechanism to ensure efficient and effective functioning of the same.

8. Review of Grievance Redressal Policy

This Grievance Redressal Policy of the Company will be reviewed by the Board on recommendation of Grievance Redressal Officer on an annual basis for necessary changes required for enhancing the transparency and ethical standing of the organization and also to consider and adopt relevant regulatory amendments.
