



ADANI CAPITAL PRIVATE LIMITED

GRIEVANCE REDRESSAL POLICY

Summary of the document: The Grievance Redressal Policy provides employees of Adani Capital Pvt. Ltd. with policies governing the customer complaint resolution. The purpose of this policy is to establish the processes for addressing the customer complaints and resolving those in stipulated timelines.

Objective

Providing excellent customer service on a regular and consistent basis is very important for the organisation's sustained growth. Complaint handling is an important activity of any customer-facing organization.

At the same time, we, at Adani Capital Pvt. Ltd., believe that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve product features and processes are essential to provide excellent customer service to all segments of customers.

This document formalizes an effective and suitable mechanism for receiving and addressing complaints from customers with specific emphasis on resolving such complaints fairly and expeditiously regardless of the sources of the complaints.

Objective of this policy document is to ensure that all issues raised by customers are dealt with courtesy and resolved on time. Company will treat all complaints efficiently and fairly without bias at all times.

Scope

The processes contained in this document are applicable to all branches of Adani Capital Pvt. Ltd. across the country and to all activities where there is an interaction with customers.

The document contains two sections:

- I. Capturing customer grievances
- II. Customer grievance redressal guidelines

Section I Capturing Customer Grievances

It is endeavour of the company to ensure customer satisfaction by following standard norms and practices, so that complaints from customers are minimized.

The various modes through which customer complaints can be captured are:

Customer Walk-in at a Branch
E-mail
Direct Calling
Letter



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1. Visibility

Information about how and where to complain would be publicized through websites, display at offices at all locations and through welcome letters

- Front-office staff should be aware of the complaint handling process and the contact details of the organisation's Grievance Redressal Officer and modes through which the customer can register a complaint.
- Contact details for registering complaints should be displayed on the Notice board at branch
- Welcome Kit should contain information about how complaint can be made.
- Toll free number and e-mail address to be mentioned on the mailers or letter sent to customers.
- Contact details of RBI DNBS office where the customer can appeal if complaint registered with the company has not been resolved past 15 working days or if the customer is not satisfied with the resolution should also be displayed on the Notice Board at the branch and on website.

2. Accessibility

Customer Walk-in's at Branch

Customers can visit and lodge their complaint at any of the branches of Adani Capital Designated manager will attend the customer and try to resolve the problem at his end, if possible.

He will register the complaint with Customer Service Cell describing the nature of the complaint accurately. The complaint will flow to Grievance Redressal Officer (GRO) if it is not resolved within stipulated time.

Email

E-mail ID of Customer care and GRO will be displayed on Company's official website. Customers can write to this designated E-mail ID and lodge official complaint with the company. GRO will be in charge of all the complaints marked to this designated E-mail ID. Complaint will be forwarded by GRO to the concerned person for resolution

Phone to Toll Free Number

Customers can lodge a complaint by way of phone to the Toll free number. The designated phone number will be displayed on the company website and in all the correspondence sent out to the customer.

Customer care executive handling the Toll free number will politely address customer and will accept the complaint on phone. (The executive would have access to data base where he can verify the genuine identity of customer)



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The executive will capture the customer complaint in the Complaint Tracker. He will fill in all the fields in the tracker diligently and accurately.

Complaint will be directed to concerned team for resolution.

MIS of complaints so assigned to various branches, operations, etc is forwarded to GRO next day by the Call Center team

Letter

Customer also has an option of writing a letter addressed to GRO as per details given on website and branches.

The complaint will be directed by GRO to concerned branch or department for resolution and will be escalated to higher level in case of delay in resolution.

Complaints received through RBI DNBS

Customer can register his complaint with the Officer-in-Charge of the Regional Office of DNBS (Department of Non-banking Supervision) of RBI If any complaint reported to the company has not been resolved within a period of 15 working days from the date of lodging the complaint with the company or if the customer is not satisfied with the resolution provided for complaint made by him.

The complaints received from RBI should be acknowledged promptly (within T+ 1 day from the date of receipt of the complaint). Complete details of the case, reference number, TAT within which the case will be resolved and name, designation & contact details of the person addressing the issue should be communicated in the correspondence.

The complaint should also be logged in the complaint register for record purpose.

GRO should investigate the matter and resolve the matter within the specified timeline and the resolution should be communicated to the RBI.

If the matter is complicated and GRO is not empowered to take decisions relating to the issue, then a detailed report giving an insight of the issue, addressing the inadequacies in the process or policy if any, suggesting/recommending appropriate solution to the problem must be submitted to management .

Based on the decision or remedy received from the decision making committee/official, appropriate action should be taken and communicated to the Customer care unit, who in turn will communicate the resolution of complaint to the RBI. Care should be taken that the issue is resolved within the TAT communicated. If there is a possibility of delay in resolving the matter, then the same should be informed to RBI along with the revised timeline.

Section II – Customer Grievance Redressal Guidelines



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It is extremely essential that all the complaints lodged should be efficiently and effectively resolved within the specified TAT.

Customer care Unit

Customer Care Unit shall be managed by Operations function supported by team of associates in various branches and Central Operations.

Responsibilities of Customer Service Cell:

1. Complaints received from the customers through various channels will be first logged in the Complaint Register by Customer care unit;
2. The complaint will then be forwarded to appropriate person in concerned Branch /department;
3. Monitor resolution of customers' complaints within TAT of 15 working days and do necessary follow-up with concerned officials. Escalate the complaint to higher level when needed;
4. Investigate repeat complaints from customer/s within a quarter;
5. Attend complaint/s forwarded by the Reserve Bank on priority basis. Forward the status to Compliance cell on resolution of complaint/s.
6. Maintain data base of complaints received and closed.

If complaint cannot be resolved within 15 working days, then customer care unit must respond to customer that his/her complaint is being investigated and that the company will respond within next 7 days. It is necessary that GRO must be kept informed.



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REDRESSAL OF CUSTOMER GRIEVANCES

Dear Customers

You may login your complaint relating to services provided by Adani Capital Pvt. Ltd. as under :

1. Walk-in at Branch
2. Call Toll free number at 18002100444
3. Send email to customercare.acpl@adani.com

In case complaint is not resolved within 15 working days, please escalate the same as under :

Escalation : Level 1 : Grievance Redressal Officer (GRO)

Name & Address	Email	Contact Number
Grievance Redressal officer Mr. Viral Shah Adani Capital Pvt. Ltd. 1004/5, C-Wing, One BKC, C-66, G Block, Bandra Kurla Complex, Mumbai-400051	viral.shah@adani.com	022-62411266 Timings : 10:00 AM to 5:00 PM (Monday to Friday)

Our Grievance Redressal Officer will endeavour to resolve the issue to the complainant's satisfaction within 15 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

Escalation : Level 2 : Officer-in-Charge , Regional Office , RBI

Name & Address	Email	Contact Number
Officer- in- Charge Reserve Bank of India, Department of Supervision, Ashram Road, Ahmedabad-380014	dosahmedabad@rbi.org.in	079-27543057 Timings : 10:00 AM to 5:00 PM (Monday to Friday)

If the complaint is not resolved within 15 days from the lodgement of the complaint or if the complainant is not satisfied with the response, he/she can approach Officer-in-Charge appointed by Reserve Bank of India.