



CUSTOMER GRIEVANCE REDRESSAL POLICY

2024

Enterprise wide-applicable

This document acts as the criteria for the Customer Grievance
Redressal of Records.

axio is the brand name of CapFloat Financial Services Private Limited, an NBFC
registered with RBI

| | | |
|---|-------------------------------------|--|
| 1 | Version No. | V 2.4 |
| 2 | Validity Period | 1 Year |
| 3 | Document Owner (Head of Department) | Vivian P Josey- Head-Customer Support |

| Approval Log | | |
|---------------------------|---|------------|
| | Name and Designation | Date |
| Approved by | Board of Directors | 27-09-2024 |
| Reviewed & Recommended by | B S Yasaswi (PNO) & Vivian P Josey- (Head - Customer Support) | 26-09-2024 |
| Modified by | Mauli Agarwal (VP - Compliance) | 26-09-2024 |

| Change Log from the last version Versions | | |
|---|--|------------|
| Version No | Brief Details of the Changes Made (also highlight the sections where changes are made) | Date |
| Version 1.0 | | 25-05-2017 |
| Version 1.1 | | 19-01-2018 |
| Version 1.2 | | 12-06-2019 |
| Version 1.3 | | 27-08-2020 |
| Version 1.4 | | 29-10-2020 |
| Version 1.5 | | 16-06-2021 |
| Version 1.6 | | 02-09-2021 |
| Version 1.7 | Change in Principal Nodal Officer and Grievance Redressal Officer (In Mode of Complaint Level -4) | 28-01-2022 |
| Version 1.8 | Change in Grievance Redressal Officer (In Mode of Complaint Level -4) | 19-10-2022 |
| Version 1.9 | Clarification for transition of calls to chat assistance system in Level-1 escalation | 25-01-2023 |
| Version 2.0 | Change in Grievance Redressal Officer (In Mode of Complaint Level -4) | 31-03-2023 |
| Version 2.1 | 1. Change in working days of Level-1 2. Change in Grievance Redressal Officer (In Mode of Complaint Level -4) 3. Addition of Flow Charts | 21-04-2023 |
| Version 2.2 | Change in Grievance Redressal Officer (In Mode of Complaint Level -4) | 25-08-2023 |
| Version 2.3 | Change in Principal Nodal officer (In Mode of Complaint Level-4) | 24-06-2024 |
| Version 2.4 | Change in Principal Nodal officer (In Mode of Complaint Level-4) | 26-09-2024 |

Table of Contents

| Content | Pages |
|------------------------|-------|
| I. Internal Procedures | 3 |
| II. Mode of Complaints | 4-5 |

The policy aims to minimize the instances of customer complaints through proper service delivery and review mechanism and to ensure prompt redressal of customer grievances.

1. Internal Procedures:

- A. If you want to make a complaint, we will tell you:
 - i. How to do so.
 - ii. Where a complaint can be made.
 - iii. To whom a complaint can be made.
 - iv. When to expect a reply.
 - v. Whom to approach for redressal.
 - vi. What to do if you are not satisfied about the outcome.
- b. Our staff will help you with any questions you have.
- c. We will tell you where to find details of our procedure for handling complaints fairly and quickly.
- d. If your complaint has been received in writing, we will make sure to send you an acknowledgement/ a response within a week through letter/mail. If your complaint is relayed over phone at our designated telephone helpdesk or customer service number, we shall provide you a complaint reference number and keep you informed of the progress within a reasonable period of time.
- e. After examining the matter, we will send you our final response within 30 days of the receipt of your complaint and will tell you how to take your complaint further if you are still not satisfied.
- f. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach the Officer-in-Charge of the regional office of the department of Non-Banking supervision of RBI.

2. Mode of Complaints:

CapFloat Financial Services Private Limited aims to provide the best customer service possible and is consistently striving on creating a robust and efficient customer service platform. We at CapFloat Financial Services Private Limited aim to delight our customers with our services. Considering customer profile, their literacy level and vulnerability, CapFloat Financial Services Private Limited has identified various channels of sourcing customer complaints proactively:

For any service or IT related complaints/queries, please follow the below delegation mechanism

Level 1:

Telephone: You can call us on 080 6807 5001 and log your grievance between 9.00 am to 9.00 pm on all 7 days, excluding national holidays.

Please note, we have moved to a chat assistance system. After, calling the above number, Customer will receive a message from WhatsApp and can interact with the live agents for their queries.

Email: You can write to the following email ID as well: ask@axio.co.in

Postal/Courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

Level 2:

If the resolution you receive from the above is not to your satisfaction, please write to our Complaints Management Cell, (Manager - Customer Services) at customersuccess@axio.co.in

Postal/Courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

Level 3:

If you are still dissatisfied with the resolution you receive, you may write to our Head of Customer Service, (Mr. Vivian P Josey) at head.customersuccess@axio.co.in

Postal/courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080.

Level 4:

If you are still dissatisfied with the resolution you receive from above, you may further write to our Principal Nodal Officer / Grievance Redressal Officer (Mr. B S Yasaswi) at pno@axio.co.in

Postal/courier: You can also send your queries through post/courier to CapFloat Financial Services Private Limited, New No.3 (Old 211), Gokaldas Platinum, Upper Palace Orchards, Bellary Road, Sadashivanagar, Bengaluru, Karnataka - 560080

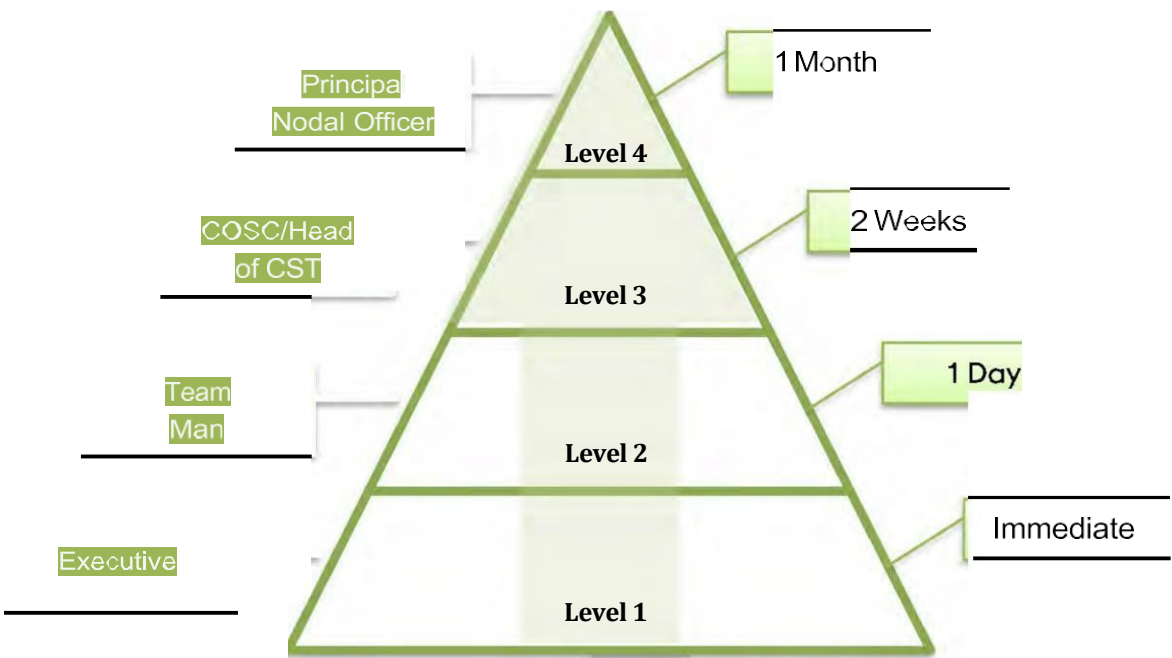
If the complaint / dispute is not redressed by CapFloat Financial Services Private Limited within a period of one month, you may appeal to the below address.

The Officer In-Charge,
Consumer Education and Protection Cell,
Reserve Bank of India,
10/3/8, Nrupathunga Road,
Bengaluru, Karnataka 560001
Telephone No: 080 - 2218 0501
Email: cms.cepcbengaluru@rbi.org.in

Or

The Ombudsman - NBFC, Officer In-Charge,
Reserve Bank of India, Fort Glacis,
Chennai {T.N.) 600 001
Telephone No: 044 - 25395964
Email: cms.nbfcochennai@rbi.org.in

Levels of Escalation



Customer Grievance Flow Chart

