

Rhino Finance Pvt. Ltd.
Complaints redressal Policy
V1. 2018. India

1. Introduction

Customer service is extremely important for sustained business growth and as an organization we strive to ensure that our customers receive exemplary service across different touch points.

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize and eliminate the recurrence of similar issues in future. The Grievance Redressal policy follows the following principles:

1. Customers are treated fairly
2. Complaints raised by customers are dealt with courtesy and in a timely manner and effective manner
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints
4. The employees work in good faith and without prejudice, towards the interests of the customers

2. Grievance Redressal Mechanism

At Rhino Finance, customer delight is our priority and we are committed to provide our customers Best in Class Experience.

Whilst all efforts are taken to give customers the best services to avoid any grievances the customers are intimated that they can record their grievances; if any; in writing or verbally.

Level 1: Registration of Complaint: The Customers are suggested to follow the lodge their Complaints through multiple channels.

The Customers can write to any of Executives mentioned at below and we ensure that every email communication is taken seriously.

Service Touch points are as indicated below –

- **Phone** - Customer can call our helpline number 7827967802 between 10:00 to 19:00 Monday to Friday, except public holidays.
- **Email** - Customers can write to us at emails Ids mentioned below for complaints related to respective products/Loan: info@rhinofinance.in
- **Dashboard:** Customers can also raise complaints by login to their personal dashboard on website or mobile application.
- **Letter or post** – Customers can write to us at :
Rhino Finance Pvt Ltd
B-78, Sector 60, Noida 201301,
U.P. India

Level 2 Escalation:

- a. If the complaint / dispute is not redressed within a period of one month, the customer may further escalate to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of Reserve Bank of India:

The General Manager,
Department of Non-Banking Supervision,
Reserve Bank of India,
Apphira Building, Fruit Garden Shillong-
Jowai Road, Shillong-793 003

3. Internal Machinery to handle Customer complaints

Resolution of Grievances

At Rhino Finance we have invested in the best in class technology to ensure timely resolution of the grievances. The system captures the complaints. Once captured in the system, our Customer Care team is responsible for resolution of complaint/grievance to the customer's satisfaction. Every attempt is made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with the resolution, he can escalate the issue through the grievance redressal mechanism as referred above.

Time frame

Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

4. Review and monitoring

Periodic review of monitoring of complaints, TATs, nature of complaints is done to ensure that process loopholes if any are plugged and trends are checked. Complaint is followed by weekly MIS and meeting by an independent director.

Process Steps	Email	Call	Social Media	Website
Action 1	QMS Associate will access customer care email and further QMS Associate will read the complaint.	Call Centre Associate will attend the call and he will listen to customer issue	Social Media team will understand the customer issue and they will forward the complaint to QMS associate. (Excel sheet on email)	QMS associate will fetch the data in an excel on hourly basis.
Action 2	QMS associate will register the complaint in CRM.	Call Centre associate will register the complaint in CRM.	QMS associate will register the complaint in CRM.	QMS associate will register the complaint in CRM.
Action 3	Acknowledgement on email and complaint number will shared with customer.	Acknowledgement on call and complaint number will shared with customer on real time basis.	Acknowledgement on email and complaint number will shared with customer.	Acknowledgement on email and complaint number will shared with customer.
Action 4	QMS associate will coordinate with respective departments/team (Finance/IT/Collecti on ns etc.) to get the resolution.	QMS associate will coordinate with respective departments/team (Finance/IT/Collectio n ns etc.) to get the resolution.	QMS associate will coordinate with respective departments/team (Finance/IT/Collectio n ns etc.) to get the resolution.	QMS associate will coordinate with respective departments/team (Finance/IT/Collectio n ns etc.) to get the resolution.
Action 5	<u>Unresolved Cases:</u> QMS associate will follow up with respective departments and in case of delay he will call and email the customer to inform him about the expected delay.	<u>Unresolved Cases:</u> QMS associate will follow up with respective departments and in case of delay he will call and email the customer to inform him about the expected delay.	<u>Unresolved Cases:</u> QMS associate will follow up with respective departments and in case of delay he will call and email the customer to inform him about the expected delay.	<u>Unresolved Cases:</u> QMS associate will follow up with respective departments and in case of delay he will call and email the customer to inform him about the expected delay.
	<u>Resolved Cases:</u> QMS associate will update the status on CRM and further he will call and email the customer to inform him about the updated status of complaint and he will collect the feedback from customer.	<u>Resolved Cases:</u> QMS associate will update the status on CRM and further he will call and email the customer to inform him about the updated status of complaint and he will collect the feedback from customer.	<u>Resolved Cases:</u> QMS associate will update the status on CRM and further he will call and email the customer to inform him about the updated status of complaint and he will collect the feedback from customer.	<u>Resolved Cases:</u> QMS associate will update the status on CRM and Website. Further he will call and email the customer to inform him about the updated status of complaint and he will collect the feedback from customer.