

Grievance Redressal Policy

Approving Authority	Board Of Directors (Upwards Capital Private Limited)
Reviewing Authority	Abhishek Soni
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Policy Making Body	Executive Management
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Upwards Capital Private Limited

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1. Applicability

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.

This Policy (Grievance Redressal Mechanism Policy) is applicable to all Customers, Employees and other stakeholders of Upwards Capital Private Limited ("the Company").

The purpose of policy is to ensure that;

- a) All customers are treated fairly and without discrimination at all times.
- b) All issues raised by customers/employees are dealt with courtesy and resolved on time.
- c) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint or grievance.

The Policy has been made as per the Directions / Circulars / Notification issued by Reserve Bank of India (RBI) from time to time.

2. Effectiveness

This policy shall come into effect from the date of approval by the Board of Directors of the Company or any committee of the Board to which power has been delegated.

3. Procedure to make complaint

Customers can lodge their complaints/grievances in any of the following means by capturing basic details like Loan Account Number, Type of loan, Loan Amount, Address, Registered Mobile Number and Registered Email address.

- i) Email: Customers can lodge their grievances in writing by sending an email at help@go-upwards.com, contact@instantloanindia.com or grievance@instantloanindia.com from their Registered Email ID.
- ii) Letter: Customers can also lodge their grievances by writing a letter at UCPL registered address.
- iii) Phone call: Customers can contact to our Office number on +91 77150 98615
- iv) Personal visit – Customers can personally visit our office and lodge the grievances by entering the details of grievances/complaints in the Complaint register kept at the reception.

4. Complaint Resolution

a) Acknowledgment

If the Complaint is received by UCPL in writing then it should be acknowledged within 24 hours.

If the complaint received orally over a phone call, then reference number would be provided to the customer to track the progress of the Complaint.

b) Response

All efforts should be made to redress the complaint within 14 days from date of receipt.

In case the same has not resolved after 14 days in such case the customer should be informed that his/her complaint is in process of resolution and will be resolved at the earliest including reasoning for additional time required for resolution.

Customer can contact designated officer at head office for this purpose in case of escalation

Level 1:

Mr. Roshan Giri
Upwards Capital Private Limited.
Customer Care Department

M. No: + 91 77150 98615

Email IDs: contact@instantloanindia.com or grievance@instantloanindia.com

Level 2:

In case of further escalation, you may contact:

Mr. Venkatesh Dontul
Upwards Capital Private Limited
Head – Operations and Customer Service,

M. No: + 91 98921 56608

Email IDs: venkatesh.dontul@go-upwards.com

Step: 3

If a customer is not satisfied with the resolution provided through various channels or if the complaint/dispute is not redressed within a period as mention in Point 3 above, the customer may appeal to Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the Registered Office of the Company falls.

The details of DNBS are as given below:

The Reserve Bank of India,
Department of Non-Banking Supervision,
Mumbai Regional Office, 3rd Floor,
Opp. Mumbai Central Railway Station, Byculla,
Mumbai - 400008
Phone: +91 - 022 - 23084121 Fax: +91 - 022 - 23099122 Email id: dnbsmro@rbi.org.in

5. Amendments

The Board of Directors shall review the policy as and when it deems appropriate.