
GRIEVANCE REDRESSAL POLICY JUPITER CAPITAL PRIVATE LIMITED

Approved by	Board of Directors
Policy Owner	Audit Committee
Version	2.0/2022-23
Name of the Policy	Grievance Redressal Policy
Date of Approval / Latest Review	21.03.2023



Customer service is extremely important for sustained business growth and as an organisation Jupiter Capital Private Limited (“**Company**”) strives to ensure that our customers receive exemplary service across different touch points.

A. Purpose

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 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;
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.

This Grievance Redressal Policy has been prepared by the Company in line with the RBI Integrated Ombudsman Scheme, Nov 2021.

"**Customer Complaint**" means an expression of dissatisfaction or resentment either in the form of a representation or allegation made in writing or through electronic means containing a grievance alleging deficiency in services, products, policies of the Company.

B. Process to handle Customer complaints

The Company to handle Customer Complaints in the following manner:

Touch Points / Escalation Matrix:

Grievance Redressal cum Nodal Officer(s):

Borrowers are requested to address all their grievances at the first instance to the Grievance Redressal Officer. The contact details of the Grievance Redressal Officer are:

Name: Mr. Lakshmeenarayan Nayak
Designation: Senior Manager Legal & Compliance
Address: No. 54 Richmond Road
Bangalore - 560025
Phone: + 91-08-25594911-16
Email: cs@upitercapital.in

The Grievance Redressal Officer may be reached through the e-mail address above. The Grievance Redressal Officer shall endeavor to resolve the grievance within a period of 21 working days from the date of receipt of a grievance.

Compliance cum Principal Officer;

If the Borrower does not receive a response from the Grievance Redressal cum Nodal Officer within 21 days of making a representation, or if the Borrower is not satisfied with the response



received from the Grievance Redressal cum Nodal Officer, the Borrower may write to the Compliance cum Principal Officer at the e-mail address below. The contact details are provided below.

Name: Abhay Maheshwari

Designation: CFO

Address: No. 54, Richmond Road
Bangalore 560025

Email: abhay.m@jupitercapital.in

C. Complaints to Ombudsman

In case the Borrower does not receive a response from the Grievance Redressal cum Nodal Officer or the Compliance cum Principal Officer within one month from the date of making the Complaint, or if the Borrower is not satisfied with the response so received, a complainant may choose to write to Ombudsman in accordance with The Reserve Bank - Integrated Ombudsman Scheme, 2021 was launched on 12th November 2021,

may write to the RBI Ombudsman through any of the below mentioned options.

- a) Online Complaint Management System at <https://cms.rbi.org.in>
- b) Email to Centralized Receipt and Processing Centre (CRPC) at crpc@rbi.org.in
- c) Post to Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

D. Review and Monitoring:

The Audit Committee of the Company will take note of the customer complaints and all the complaints received by the Company shall be recorded and tracked for end-to-end resolution. Further the summary of the customer grievance report along with its Status Report indicating the actions taken for resolution of the complaints, shall be placed before the Board of Directors at least once in a year.

The Audit Committee will review on periodic basis or at least once a year the policy and suggest changes, if any. The Board in turn will consider and adopt the policy on the basis of such recommendations.