**Grievance Redressal Policy- KOSH**

1. **Introduction**

Adhikosh Financial Advisory Private Limited ("Kosh") accepts that giving phenomenal client care on a standard and steady premise is vital for the association's supported development. Having an understanding and comprehensive mechanism to take care of any client confronting the association is significant in building client relationships that survive on the values of trust. However, regardless of care in administrations, negative client encounters unavoidably happen and should be dealt with accurately.

We solemnly believe that any service experience is the key to nurture and acquire relationships with our clients. A complaint gives our organization not only the opportunity to do service recovery and win the trust back that was entrusted in us but also to improve process, technology and people aspect at Kosh.

KOSH, through a comprehensive Grievance Redressal Policy, intends to put in place systems, procedures and review mechanism for minimizing instances of client dissatisfactions and to ensure prompt redressal of complaints and grievances taking into consideration the guidelines issued by Reserve Bank of India (RBI).

1. **Objective**

The key objectives of this policy are as under:-

* All customers are treated fairly and in an unbiased manner.
* All grievances raised by the customers are dealt with courtesy and as per a standardized timeline.
* Consistently asses the needs of and impact on the customers to serve them better.
* All employees at Kosh must work in good faith and without prejudice to the interests of the customers.
* Customers shall be informed of avenues to escalate their complaints within the organisation and their rights thereof in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
* Ensure speedy and efficient resolution of customer issues with adherence to basic principles of transparency, integrity and honesty.
1. **Scope**

In order for any redressal mechanism to be effective, it is imperative that it has a structured system in place encompassing all the services provided by the organisation. The purpose for having an elaborate realm of addressing and resolving the complaints is to ensure that the redressal sought is given in a fair and just manner and within the ambit of the rules and regulations applicable to Kosh.

1. **Governance Structure**

In line with the guidelines issued by the RBI, our organisation will have grievance redressal mechanism at two levels. The Customer Service Department (‘CSD’) shall process and review overall implementation of customer service policies and completion of the grievance redressal mechanism.

1. **Complaint Handling and Resolution Process**

A ‘complaint’ means a representation in writing or through electronic means containing a grievance. We at Kosh, aim to provide for a mechanism for redressal which professes for a robust framework for registration, tracking, resolution and analysis of customer complaints.

The customers will have the option of registering their complaints on the Kosh App or email Anindeeta Chakraborty at anindeeta@getkosh.com from their registered email id.

Further, the customers are at the liberty to reach out for any query related to an account or transaction at *+91 9667712308* ( from 9am to 6pm on all days except public holidays). The written complaints can be send to the address mentioned below.

**Customer Service Department**

Adhikosh Financial Advisory Private Limited

Address: 456, Sector 45, Gurugram

Haryana 122003

1. **Time Frame**

Specific timelines are set up in order to resolve the complaints at all levels to make the process efficient and porous for the customers to have faith in the system. It is a cumulative and conscious efforts made by the team of the organisation to take care of the complaints at all the levels within the time frame agreed upon by the organisation.

* Accessibility:- The CSD is committed to solve the issues and complaints within 10 working days from the date of receipt of the complaint made by whatever modes mentioned above.
* Acknowledgement:- On receipt of a complaint call, letter or mail the CSD shall send a reply to the sender within 2 working days acknowledging his/her complaint with a unique complaint reference number.

Further, whenever any complaint is received in the form of a hard copy i.e. through any letter etc, the same is recorded in a register. In all such cases, our representative calls/contacts the customer within 2 working days to find out the exact nature of his/her complaint.

In relation to all complaints received through regulators, we record all such complaints in a complaint register. After receiving and recording such complaints our representatives contact clients and also find out the facts of the complaint to resolve them on an urgent basis.

* Transparency:- Customers shall ensure that they quote their registered email id/ registered contact no./ application no. / sanction no. / loan account no./complaint reference no. in every correspondence with the organisation regarding their complaint.
1. **Escalation Matrix**

The organisation shall make available the information on the process of escalation of complaints to the next level in case the customer is not satisfied with the resolution provided by the current. Customers who are not satisfied with the resolution provided by the customer service team upon the completion of the defined TAT for resolving the complaint may escalate the matter through mail or letter that needs to be couriered at the address mentioned above.

Below is the information on Escalation Matrix.

|  |  |  |
| --- | --- | --- |
| Name  | Email Address | Contact number. |
| Anindeeta Chakraborty | anindeeta@getkosh.com | *9667712308* |
| Abhinav Jain | abhinav@getkosh.com | *9667712308* |

The Grievance Redressal Officer shall endeavour to resolve the grievance within a period of 14 (fourteen) working days from the date of receipt of the grievance.

1. **Policy Review and Updates**

The organisation shall endeavour to review and update the said grievance policy on an annual basis in order to incorporate the changes and regulatory updates, in the grievance redressal mechanism to make it more customer oriented.