



Grievance Redressal Mechanism

Version History

Version#	Particulars	Date	Approved by
1.0	Updated the reference & contact details of the Grievance Redressal Officer at Vivifi	2018-09-21	Board of Directors
1.2	Updated the Address of the Grievance Redressal Officer at Vivifi	2020-09-19	Board of Directors
1.3	Updated the Nodal Officer details and Level 2 Escalation at Vivifi	2022-09-08	Board of Directors
1.4	Updated the address of the Grievance Redressal Officer at Vivifi	2022-12-05	Board of Directors
1.5	Updated Resolution of Complaints section	2023-02-14	Board of Directors
1.6	Updated according to RBI – IOS 2021	2023-05-25	Board of Directors
1.7	Updated regulatory references under Introduction section & version history	2023-09-12	Board of Directors
1.8	Updated resolution of complaints section	2024-01-25	Board of Directors
1.9	Edits made under section 2.4 and additional references added under section 2.5	2025-06-30	Board of Directors
2.0	Email id and Escalation matrix update under Section 2.3 & 2.4	2026-01-28	Board of Directors

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1. Introduction

Vivifi India Finance Pvt Ltd. is a Non-Banking Financial Company registered with the Reserve Bank of India (RBI) As per extant guidelines of RBI, all NBFCs should ensure that a suitable mechanism exists for receiving and addressing complaints from its customers/constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of source of the complaints.

The company is engaged in the business of offering unsecured loans to customers. In order to address customer grievances while servicing customers, the Company formulates a suitable mechanism to address such requirements.

The policy framework lays down requirements related to aspects of the principle of grievance redressal, registration of complaints, escalation of complaints, resolution of complaints, and periodic review of records.

2. Grievance Redressal Policy

2.1 Objective

The objective of the Grievance Redressal policy of the Company is to ensure fair and equal treatment to all its customers without any bias - irrespective of caste, creed, race, gender, or special abilities – on all occasions.

- a. The resolution of grievances is within defined Turn Around Time (TAT)
- b. The resolution process is accelerated with proactive interventions by the Grievance Redressal Committee to cause nil distress to the customers.

2.2 Principles of Grievance Redressal

- Our customers will be provided with information on how to raise their grievances at our office over the phone and on the website.
- The process to raise a complaint/escalation/grievance would involve only relevant investigative questions without any kind of hassle to the customer.
- Resolutions would follow the simple principle of ensuring an effective resolution. The responses would be consistent with RBI guidelines at all times as applicable to reduce customer grievances.
- We remain quick and consistent at all times in providing necessary information or process requested by the customer.
- We strive to maintain a high degree of compliance and our GRM SOP has been in line with the requirements of Reserve Bank Integrated Ombudsman Scheme, 2021.

2.3 Registration of complaints

The Company enables its customers to register complaints through multiple channels. The various channels available to customers are as follows:

- Website(s): Online through the links indicated below
<https://www.vivifin.com/complaints.php>
- E-mail: Customers can send an email for redressal of issues at support@flexsalary.com
- Contact Customer Care at 040-4617 5151 / 040-4994 5151
- Registered / Corporate / Administrative Offices: Customers can speak to the officials- in-charge at the Company's offices for resolution of their issues or register their grievances by visiting our registered office at below address,
Unit A, 9th Floor, MJR Magnifique, Survey No 75 & 76, Khajaguda X Roads, Raidurgam, Hyderabad, Telangana - 500008

2.4 Escalation of complaints

In case any registered customer complaint is not clarified or resolved within 2 business days from date of written complaint, customers can raise the same as per below escalation matrix,

- Level 1:

The customer may raise his/her complaint by emailing to our Grievance Desk at support@vivifin.com in connection with any matter pertaining to business practices, lending decisions, credit management, recovery and complaints relating to updation / alteration of credit information. In case the complaint is not clarified or resolved within 7 days from date of written complaint the customer can raise to Level 2.

- Level 2:

The customer can raise to next level to the Nodal Officer / Grievance Redressal Officer as mentioned below,

Name: Prakash Rajan
Phone: +91-91211-96333
Email: pno@vivifin.com

In case the complaint is not clarified or resolved within 15 days from date of written complaint the customer can raise to Level 3.

- Level 3:

If the complaint is not clarified / resolved within 15 days from the date of written complaint, the customer shall complain to the Director at his following

email id: srinath@vivifin.com

In case the complaint is not clarified or resolved within 30 days from date of written complaint the customer can raise to Level 4.

- Level 4:

In case of the complaint is not clarified / resolved within a period of 30 days from the date of written complaint. The customer may appeal to the designated Banking Ombudsman, Reserve Bank of India under whose jurisdiction the registered office of VIVIFI falls under:

Banking Ombudsman Office,

C/o Reserve Bank of India
6-1-56, Secretariat Road
Saifabad, Hyderabad-500 004
STD Code: 040 Tel. No. 23210013

[Click here to lodge complaint](#) (Or customer can submit a written complaint to the above address in the standard format prescribed here with this policy under Section 3: Annexure)

Note: Please note that before approaching the Ombudsman, it is mandatory to first file the written complaint with Vivifi. Only in the event of non-receipt of reply, within 30 days from the lodgment of the complaint, from Vivifi or if the complaint is rejected wholly or partially by Vivifi, the complaint can be registered with the Ombudsman.

2.5 Resolution of complaints

- Any customers / applicants are advised to file their queries by furnishing complete details of the same to Vivifi as guided above under 'Registration of complaints' section.
- Vivifi will provide with acknowledgement of complaint registration with appropriate TAT's within 2 business days from the date of query registration through Vivifi complaint management system (VCMS).
- Vivifi shall provide closure confirmation for the registered query within 1 business day from the date of closure action on VCMS.
- Vivifi shall provide the necessary clarification/justification with respect to the Complaint if needed, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint within 30 (Thirty) working days from the date of receipt of such Complaint per defined escalation matrix.
- In case of additional time is required for resolution of the Complaint in exceptions scenarios, Vivifi shall inform the customer about the requirement of such additional time along with expected timelines for the resolution of such complaint.
- Vivifi does not discriminate against customers or potential customers including customers or potential customers who are physically/visually challenged and is committed to provide comprehensive support to all customers or potential customers including customers or potential customers who are physically/visually challenged and approach us with any concern(s). We will provide the required assistance to such customers to ensure that their grievances are addressed promptly towards resolution. The Company is also committed to providing training to its employees at all levels regarding the rights and entitlements held by the person with disabilities as per the applicable law in India and other relevant international conventions.
- A record of all Complaints filed by the Customers and the response or resolution provided by the Vivifi shall be maintained by the Vivifi as per the Company's in a format approved by the Board of Directors of the Company.
- Senior management will conduct a monthly review on a sampling basis of complaints received during the previous calendar month. This is aimed at enhancing the overall customer experience and ensuring continued focus on customer service and grievance redressal.
- Vivifi will hold a 'Grievance Redress Day' on the second Monday of every month, during regular business hours, at its registered office. This initiative would allow customers to walk in and address any unresolved concerns or complaints. Prior communication with details will be sent to customers via their registered contact numbers.

2.6 Grievance Assessment

The policy stipulates the requirements related to registration of complaints, escalation of complaints, resolution of complaints, and periodic review of grievance redressal process half yearly / quarterly.

2.7 Policy Review

The Board shall review grievance redressal policy on annual basis or at earlier intervals, in case of any regulatory changes necessitating such interim reviews.

2.8 Policy Revision

This policy is subject to revision based on the extant RBI guideline from time to time.

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

To The Ombudsman

Madam/Sir,

Sub: Complaint against <Place of RE's branch or office> of <Name of the RE>

Name of the complainant

1. Age (years).....

2. Gender.....

3. Full address of the complainant

.....
.....
.....
.....

Pin Code

Phone No. (if available).....

Mobile Number.

E-mail (if available)

4. Complaint against

.....
.....
.....
.....

Pin Code

5. Nature of relationship/account number (if any) with the Regulated Entity

.....
.....

6. Transaction date and details, if available

.....

.....

(a) Date of complaint already made by the complainant to the Regulated Entity

.....

(b) Whether any reminder was sent by the complainant? Yes/No

(Please enclose a copy of the reminder)

.....

7. Please tick the relevant box (Yes/No)

Whether your complaint:

(i) is sub-judice/under arbitration? **Yes / No**

(ii) is made through an advocate, except when the advocate is the aggrieved party? **Yes / No**

(iii) has already been dealt with or is under process on the same ground with the Ombudsman? **Yes / No**

(iv) is in the nature of general complaint/s against Management or Executives of a Regulated Entity? **Yes / No**

(v) is on account of a dispute between Regulated Entities? **Yes / No**

(vi) involves employer-employee relationship. **Yes / No**

8. Subject matter of the complaint

.....

9. Details of the complaint:

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10. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? **Yes / No**

11. Relief sought from the Ombudsman

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Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation

Rs.....

.....

12. List of documents enclosed

13. We, the complainant/s herein declare that:

i. a. the information furnished above is true and correct; and

b. I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

ii. The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully,

<Signature of the Complainant/Authorized Representative>

AUTHORISATION

If the complainant wants to authorize a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt as my/our authorized representative whose contact details are as below:

Full Address

.....
.....
.....
.....

Pin Code

Phone No:.....

Mobile Number.

E-mail

(Signature of the Complainant)