

Heritage Finlease Limited Grievance Redressal Mechanism

- a) The Company has setup a system for receiving, registering and disposing of complaints and grievances of customers.
- b) Mr. Bhudhar Kumar Karuturi shall be the Grievance Redressal Officer.
- c) The customer has to send all the relevant details and the nature of complaint to the Grievance Redressal Officer.
- d) To ensure that all disputes arising out of the decisions of the Company's functionaries are heard and disposed of at least at the next higher-level, clients may contact the client grievance cell through multiple channels as follows:

Designation	Grievance Redressal Office / Principal Office – Grievances
Contact Number	Tel: +91-40-23301095 (Calls will be taken between 10.00 am to 5.00 pm) on all working day(s) and at the time of making such calls; client needs to provide details such as Client ID, Loan Number etc.
Email ID:	customersupport@heritagefinlease.com
Letter Desk:	Heritage Finlease Limited, Plot No 83, 2 nd Floor, Dwaraka Summit, Kavuri Hills, Hyderabad - 500033, Telangana, India.
Website	www.heritagefinlease.in

- e) All the grievances shall be attended within 7 - 15 days from the date of receipt of the complaint.
- f) A consolidated report of periodical review of compliance of fair practice code and functioning of the grievance redressal mechanism at various levels of management may be submitted to the Board/Committee of Directors at regular intervals as may be prescribed by it.
- g) In case complaint / dispute is not redressed within a period of one month or if the borrower /customer is not satisfied with the decision of the Grievance Redressal Officer, the borrower /Customer may appeal to the Officer-in-Charge of the Regional Office of DNBS of Reserve Bank of India at the below address:

Designation	Officer in Charge
Contact Address	Department of Non-Banking Supervision (DNBS), Secretariat Road, Saifabad, Hyderabad 500004
Contact Number:	Tel: 040-23241270 Fax: 040-23232648
Email ID:	dnbshyderabad@rbi.org.in
Website of RBI Omdusman	cms.rbi.org.in

h) The Reserve Bank – Integrated Ombudsman Scheme 2021

In accordance with the Reserve Bank- Integrated Ombudsman Scheme 2021 dated November 12, 2021 (“Scheme), the Company is required to appoint a Principal Nodal Officer. In line with the requirements, the Company has designated Mr. Bhudhar Kumar Karuturi as the Grievance Redressal Officer cum Principal Nodal Officer (“PNO”) for all the locations of the Company for receiving and addressing complaints in a fair and expeditious manner. The Principal Nodal Officer shall be responsible for representing the Company and furnishing information on behalf of the Company in respect of complaints filed against the Company. The Company may appoint other Nodal Officers to assist the Principal Nodal Officer for operational efficiency.

The contact details of the Principal Nodal Officer and the salient features of the Scheme is annexed to this code as Annexure A.

The Company shall display prominently for the benefit of its customers at places where the business is transacted, the name and contact details (Telephone / mobile number and E-mail ID) of the Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman (<https://cms.rbi.org.in>). The Company shall ensure that a copy of the Scheme is available at the places where the business is transacted and to be provided to the customer for reference upon request.

The salient features of the Scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall be displayed and updated on the website of the Company.

Salient Features of Integrated Ombudsman Scheme, 2021

A. Applicability

To services provided by Regulated Entity (RE) under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, and the Payment and Settlement Systems, Act, 2007. Regulated Entity means a bank or a Non-Banking Financial Company or a System Participant as defined in the scheme or any other entity as may be specified by Reserve Bank from time to time to the extent not excluded under the scheme.

B. Benefits

Following are the benefits to the customers with upgraded CMS:

- i. Simplification in the process of filing the complaint on CMS portal;
- ii. A complaint can be filed on CMS portal/ CRPC from anywhere in the country irrespective of the address of the complainant, RE or branch involved;
- iii. One address and one email for lodging of physical/ email complaints from anywhere in the country;
- iv. Automatic acknowledgement to the complainant on registration of online complaint;
- v. Facility for real-time tracking of the status of complaint;
- vi. Convenience from 'One Nation One Ombudsman' approach;
- vii. Facility for online submission of additional documents on the CMS itself;
- viii. Detailed letter intimating decision/ closure of complaint;
- ix. Facility for online and voluntary feedback submission by the complainant regarding redress provided by RBI.

C. Matters not considered under the scheme

- Commercial Judgement/ commercial decision of a Regulated Entity (RE).
- Dispute between vendor and Regulated Entity relating to outsourcing contract.
- Grievance not addressed to Ombudsman directly.
- General grievances against Management or Executives of a Regulated Entity.
- Dispute in which action is initiated by a Regulated Entity in compliance with the order of a statutory or law enforcing authority.
- Service not within regulatory preview of the Reserve Bank.
- Dispute between Regulated Entities.
- Dispute involving the employer-employee relationship of a Regulated Entity.

D. Complaint under the scheme shall not lie unless

1. Complainant had before making a complaint under the scheme, made a written complaint to Regulated Entity and-
 - a. Complaint got rejected wholly or partially and the complainant is not satisfied with reply or complainant had not received a reply within 30 days after Regulated Entity received complaint and
 - b. Complaint is made to Ombudsman within 1 year after complainant received reply from Regulated Entity or where no reply is received within 1 year and 30 days from date of the complaint.
2. The complaint is not in respect of the same cause of action which is already –
 - a. Pending before Ombudsman or settled or dealt with on merit by Ombudsman, whether or not received from the same complainant or along with 1 or more complainant or parties concerned.

- b. Pending before any court, tribunal or arbitrator or settled or dealt with on merit by any Court, Tribunal or Arbitrator, whether or not received from the same complainant or along with 1 or more complainant or parties concerned.
 - c. Complaint in respect of the same cause of action does not include criminal proceeding pending or decided before a court or tribunal or any police investigation initiated in a criminal offence.
3. Complaint is not abusive or frivolous or vexatious in nature.
 4. Complaint to Regulated Entity was made before the expiry of a period of limitation under the Limitation Act, 1963 for such claims.
 5. The complainant provides complete information as per clause 11 of the scheme.
 6. The complaint is lodged by the complainant personally or through the complainant personally other than the advocate unless complainant itself is an advocate.
