

Branch International Financial Services Private Limited

Grievance Redressal Policy

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Branch International Grievance Redressal Policy

1. Introduction

At Branch International Financial Services Private Limited (hereinafter referred to as “Branch International” or “the Company” or “we” or “us”), we have created a digital lending product that is highly tailored to our target customers. We have seen that many of our customers have little to no credit history or savings. To address that, we use alternative data to offer loans that people can access anywhere.

One of our key values is being passionate about our customers. As such, we strive to provide customers with the best customer service possible, including developing a policy on Grievance Redressal that customers can follow for any complaints or grievances that may arise.

The Grievance Redressal Policy has been formulated in accordance with the Reserve Bank of India’s (RBI) Master Direction – Non-Banking Financial Company – Non-Systematically Important Non-Deposit taking company (Reserve Bank) Directions, 2016, updated from time to time and approved by the Company’s Board of Directors.

2. Purpose/Key Commitments

Branch International’s key commitments towards its customers are:

- To ensure fair treatment of all Branch International’s customers;
- To resolve grievances and complaints in a timely manner;
- To take time to fully understand the customers’ questions and to respond in the most helpful way possible;
- To educate customers about the redressal mechanism and the designated officials to be contacted for resolving issues/ complaints.

Importantly, we take the privacy and dignity of our customers very seriously, and treat our customers fairly and in a courteous manner at all times.

3. Grievance Redressal Process / Mechanism

I. Modes of Raising a Complaint

- a) Branch International’s customers who have any complaints or grievances with respect to the services offered should write to the customer service department through the following channels:
 - Send a message through the Branch International’s in-app chat
 - Send an email to india@branch.co

- Call on our helpline number: +91 8655937429

If a customer is unable to reach us through the channels mentioned above, he/she can contact us/ visit us at our office address:

01, AWFIS, Space Solutions, 4th Floor,
VIOS Towers, Off Eastern Express
Highway, Sewri-Chembur Road,
Mumbai, Maharashtra 400037

- b) Information collected from the customer - We may ask our customers for the following information in order to be able to address their grievance:
- Full name,
 - Details of grievance,
 - Contact information, including email ID and phone number.

II. When to Expect a Response

After a customer has filed a complaint through one of the channels above, he/she should expect to receive an acknowledgement/response within one week of receipt. The Company shall also provide suitable justification in case the complaint resolution requires more than the stipulated time.

III. Addressing or handling of complaints

In case the complaint is not resolved within the specified timeframe or the customer is not satisfied with the resolution provided, he/ she may contact the Company's Grievance Redressal Officer (GRO). The name and contact details of the GRO is as under:

Designation	Grievance Redressal Officer
Name	Mr. Vishal Kaushik
Contact No.	+91 8655937427
Email ID	gro@branch.co

Further, the name and contact details of the GRO has been mentioned at the website of the Company, the same can be viewed here: <https://branchapp.in/gr>

The GRO will be available during office hours to receive the grievance of all customers. In the event of the GRO not being available, the immediate senior officer in the Company shall attend the customer.

After examining the grievance, the GRO will send the final response within 30 working days of the receipt of the complaint/ grievance. During this time, customers can write in to us to check on the status of their grievance, and we will endeavour to respond to them as quickly as possible.

Certain types of cases might need additional time due to the nature of the activities involved; for e.g. retrieval of documents. The Company will inform the customers of such delay and provide expected timelines for resolution of the complaint.

Escalation Process

Level 1: The customer can contact us through one of the channels listed above under the 'Modes of Raising a Complaint' section

Level 2: If the customer is not fully satisfied with the company's response to his/her grievance, he/she can contact the Grievance Redressal Officer (Neeraj Gupta) at gro@branch.co.

Level 3: If the customer doesn't receive any response from Branch International within 4 weeks or is dissatisfied with the response received, he/she can contact the Reserve Bank of India at the following address:

Officer-in-Charge
Department of Non-Banking Supervision
Reserve Bank of India
Centre I, World Trade
Centre Mumbai-400005

4. Supervision and monitoring

Branch International's customer service team will read every grievance sent to the Company through the channels listed in the 'Modes of Raising a Complaint' section. They will respond to all complaints within one week, and may ask the customer for additional details about the grievance.

For more complex issues, the customer service representatives may escalate the issue to the Company's Grievance Redressal Officer.

Branch International uses both internal tools (the Company's admin site) and external tools to track all customer services messages, including grievances, that we receive. Our customer service team will monitor grievances on a daily basis to ensure timely resolution.

All grievances made by the customers will be electronically recorded and maintained by the Company in each of its office and branches, if any.

5. Mandatory Display Requirements

The company shall display the following information prominently, for the benefit of its customers, at all places where business is transacted:

- Name and contact details (Telephone / Mobile nos. as also email address) of the Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company, and
- Complete contact details of Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision (DNBS) of RBI, under whose jurisdiction the registered office of the NBFC is situated, who will be approached if the complaint is not resolved within a period of one month.

6. Policy Revision

The Grievance Redressal Officer will review and assess the adequacy of this Policy in line with the RBI updates on an annual basis. It will be brought to the Board of Directors for review and approval, as and when any changes are required. The developments/ changes, if any shall be communicated to the customers and relevant stakeholders as and when necessary.