

# Consumer Grievance Redressal Procedure

## Climate Finance India Private Limited

A-1001, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013  
Pursuant to the Hon'ble High Court of Delhi — W.P.(C) 16659/2022 & CM AP PL. 52510/2022

## 1. How to Lodge a Complaint

You may contact us through any of the following channels:

<b>Walk-in (Office)</b>	1001, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013
<b>Written (Post)</b>	A-1001, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013
<b>Email</b>	behzadbhesania@climatefinanceindia.com   Compliance@climatefinanceindia.com
<b>Website</b>	Complaints section on Company website (under development)

**Acknowledgement:** An acknowledgement will be shared within 1 working day of receipt of complaint - by email if lodged digitally, by post/email if lodged in writing, or to the registered email address if lodged over a voice call.

## 2. Escalation Hierarchy — Complaint Procedure

STEP-BY-STEP ESCALATION PROCESS	
<b>0</b>	<b>Lodge Initial Complaint</b> Contact Customer Care Executive — any of the channels listed in Section 1 above <i>▼ If not resolved within 7 working days ▼</i>
<b>1</b>	<b>Grievance Redressal Officer (GRO) / Principal Nodal Officer (PNO)</b> First escalation level — 15 working days TAT from date of escalation <i>▼ If not resolved within 15 working days ▼</i>
<b>2</b>	<b>Compliance Officer / Director / Managing Director</b> Second escalation level — 15 working days TAT from date of escalation <i>▼ If still unresolved after 30 days from original complaint date ▼</i>
<b>Step 3: External — RBI Integrated Ombudsman Scheme</b> File complaint on RBI Complaint Management System (CMS): <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a>   Toll-free: 14448 <i>Also available: Consumer Education and Protection Cell (CEPC) of the relevant RBI Regional Office.</i>	

## 3. Contact Details of Officers

Level / Officer	Contact Details	TAT for Resolution
<b>Step 1 GRO / PNO</b>	<b>Behzad Bhesania</b> Grievance Redressal Officer / Principal Nodal Officer Email: behzadbhesania@climatefinanceindia.com A-1001, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013	15 working days from escalation to GRO/PNO
<b>Step 2 Compliance / Director / MD</b>	<b>Compliance Officer / Director / MD</b> Email: Compliance@climatefinanceindia.com	15 working days from escalation to this level
<b>Step 3 RBI Ombudsman</b>	<b>RBI Integrated Ombudsman Scheme</b> Portal: <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> Toll-free: 14448	As per RBI Integrated Ombudsman Scheme, 2021

## 4. Resolution Timelines

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1. Acknowledgement of complaint: within 1 working day of receipt.
2. Initial resolution by Customer Care: within 7 working days.
3. Resolution at GRO / PNO level (Step 1): within 15 working days from date of escalation.
4. Resolution at Compliance / Director / MD level (Step 2): within 15 working days from date of escalation.
5. If complaint remains unresolved within 30 days from original complaint date, the borrower may approach the RBI Ombudsman under the Integrated Ombudsman Scheme, 2021.
6. Where additional time is required, the Company will proactively inform the borrower of the reasons for delay and provide regular progress updates.

## 5. Important Notes

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- The appointment of the GRO / PNO is by the Board of Directors of the Company.
- Outsourcing arrangements do not affect the rights of customers. The Company remains fully responsible for grievance redressal even where outsourced service providers are involved.
- Complaints related to outsourced services will be handled by the same Grievance Redressal Mechanism.
- If the complaint is rejected wholly or partly, and the complainant is unsatisfied with the reply or has not received a reply within 30 days, the complainant may approach the RBI Ombudsman or the Consumer Education and Protection Cell (CEPC) of the relevant RBI Regional Office.
- Salient features of the Integrated Ombudsman Scheme are displayed separately at the Company's office premises in English, Hindi and the regional language.
- The Grievance Redressal Policy is reviewed and updated by the Board of Directors at least once every year. In case of inconsistency between this Policy and applicable regulations, the regulations shall prevail.

### Regulatory Reference

This flowchart is published in compliance with the directions of the Hon'ble High Court of Delhi issued in the matter of W.P.(C) 16659/2022 & CM AP PL. 52510/2022, and in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025.