



CUSTOMER GRIEVANCE POLICY

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eMudhra

12-P1-A & 12-P1-B, Hi-Tech Defence and Aerospace Park
(IT sector), Jala Hobli, B.K. Palya, Bengaluru, 562149

Phone: +91 080 48484090

Email: info@emudhra.com | Website: www.emudhra.com

Approved by

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1. Introduction

As a service organization, it is our primary responsibility to focus on customer service and satisfaction. This document details the policy of redressal of customer complaints. The key objective of this policy is to ensure the following:

- 1) All concerns/complaints raised by Customers are resolved in effective and timely manner, leading to their satisfaction;
- 2) Through Customers' feedback, we are able to improve our processes and products;
- 3) In an event that the Customer is not satisfied with the resolution provided to him, he can escalate the issue to higher level in the organization.

This document aims to describe internal policy for handling Customer complaints. It describes various channels for lodging the complaint, obtaining solutions from the concerned department and responding Customers with the solution within the committed time period.

2. Complaint

Complaint is an expression of dissatisfaction or resentment either in the form of a representation or allegation made in writing or through electronic means or over phone, containing a grievance alleging deficiency in:

- services, products, policies of eMudhra
- services provided by the eMudhra Partners / Associates / etc for providing service to the customers of eMudhra,
- employee's behaviour,
- Maintaining confidentiality/protection of Customer's personal (including sensitive personal information) and financial information
- Aadhaar authentication of the Customer performed by eMudhra, being complaint filed by Aadhaar Number Holder, i.e. an individual who holds an Aadhaar Number issued by Unique Identification Authority of India (UIDAI).

Complaint is not a request for data modification or inquiry about products / services / schemes / business or other requests which can be solved by its corresponding teams / channels.

3. Customer

Customer means the person who has obtained a product / service from eMudhra.

4. Procedure For Raising A Complaint

Complaints may be sent in either of the below mentioned forms:

- Calling on eMudhra Customer care via the contact number published in e-mudhra.com
- In writing through Email at: info@e-mudhra.com

- Raise the concern through the “Online form” on our Website www.e-mudhra.com under the “Contact us” page

We are committed to providing the resolution within 10 to 30 days for all complaints.

Where a Customer visits our administrative offices in Cities where we operate, Office Admins shall assist such Customer to raise his/her query through official channels mentioned above.

Complaint raising by the Customer:

While raising a complaint each complaint should have the following information:

- a) Customer’s complete name
- b) Customer’s complete correspondence address
- c) Application ID / KYC Enrolment ID or any other service reference number
- d) Phone contact number
- e) e-mail address
- f) Detail of the complaint
- g) If the complaint is specific to an Aadhaar Authentication, it shall also include last 4 digits of the Aadhaar along with date and time of authentication.

5. Procedure For Addressing The Complaint

Complaint’s treatment

First call resolution: All the complaints which can be resolved immediately when raised, the response should be provided on the same call and close the same.

Resolution post verification: For the complaints which must be verified and may need further investigation / support from other departments and hence cannot be resolved immediately, Customer should be informed about the expected timelines of the closure.

For these complaints, tickets should be raised and assigned to the concerned departments on priority.

We commit to resolving all complaints within 30 working days.

Customer care department should always inform the Customer about the following:

- Information pertaining to all issues/concerns raised by the Customer;
- Explanation of final solution provided;
- Expected timelines towards closure (where immediate solution cannot be provided);
- Maintain contact at defined intervals/milestones to communicate progress on his concern and share reasons for delay/time taken
- Request for supporting documents/information (where applicable) in a clear manner along with the reason for such requirement

The Customer Care Specialist should make limited but reasonable attempts to reach the Customer for providing solution to his/her complaint, preferably in the form the complaint was received.

Complaint archiving

After the resolution is provided to the Customer the concerned department updates the status of these complaints as closed in our system. These complaints reflect in closed complaints bucket which can be re-examined at any point of time as and when required.

6. Escalation Process

eMudhra strives hard to internally escalate the complaints and adhere to the service levels in a proactive manner. The internal mechanisms accommodate auto escalation from L1 to L2 to L3 levels towards successful closure within the earliest possible times.

If the complaint of the Customer is not redressed within 1 month from the lodging of complaint with eMudhra, the Customer may use the following escalation mechanisms:

- a) Submit the escalation form available through the website www.e-mudhra.com
- b) Write an escalation email to servicehead@emudhra.com

The escalations over these mechanisms are treated at utmost priority towards resolving the complaints. The escalations shall include necessary complete information about the complaint, as well as the reference to the initial complaint made through complaint raising mechanism described.

The escalations with insufficient information may be discarded, where eMudhra is unable to refer to the initial complaint. However, attempts will be made to consider the complaint as a fresh complaint, in case it contains sufficient information about the issue.

eMudhra shall have Principal Nodal Officer and/ or Nodal Officer(s) towards necessary representation towards escalated complaints. For any information in this regard, the Principal Nodal Officer/ Nodal Officer(s) may be contacted at: Grievance Redressal Officer eMudhra Digital Campus, 12-P1-A & 12-P1-B, Hi-Tech Defence and Aerospace Park (IT sector), Jala Hobli, B.K. Palya, Bengaluru, 562149.

7. Supervision And Reporting

There is a complaints MIS and reporting in place. This reporting serves as an input for other analysis, for periodical review. The reports need to be categorized by complaints type, including and not restricted to specific complaints related to Aadhaar.

Complaints Review Committee

Complaints review Committee (comprising of representatives from all key departments including customer experience) review the complaints on periodical basis. They shall review the process and suggest changes, if any, required for making this process more effective.

Reporting to the Board of Directors

The Board of Directors shall nominate a Grievance Redressal Officer who shall be responsible to ensure respective due compliance of this Policy. All possible forms for lodging the complaints by the

Customers shall be mentioned on the website of eMudhra and must be maintained in working condition. Such information shall also be displayed prominently, for the benefit of the Customers, at the offices of eMudhra, where business is transacted.

All complaints reports shall be reviewed on a quarterly basis by Board of Directors of eMudhra.

Statutory Reporting

In case of any request made by any applicable Regulatory Authority, all complaints for the referenced matter / period are required to be reported to the concerned authorities in the prescribed format as per the applicable laws/ guidelines/ directives, including modification(s) thereof, from time to time.

Additionally, for all complaints pertaining to Aadhaar data captured in our database and received from Aadhaar Number holders, eMudhra shall provide a quarterly report to UIDAI of all the grievances handled by it in the prescribed format.