

GRIEVANCE REDRESSAL MECHANISM OF THE COMPANY

A Customer may lodge a complaint in writing via e-mail and/or the channels mentioned below. In case of any grievances, the Customers can set-forth and record their complaints / grievances for a resolution in the manner detailed below:

(i) Registration of Complaints

Lodge of complaint - The Company shall enable registration of complaints by Customers through multiple channels as mentioned below. Anonymous complaints will not be considered in terms of this Customer Grievance Redressal Mechanism. Grievances must be set out clearly with detailed information. Customers shall ensure to quote their Customer ID /Reference no. in their correspondence with the Company regarding their complaint.

The various channels available to customers are as follows: -

- (a) Website: Online through the links indicated below or by directly contacting the Nodal Grievance Redressal Officer
- (b) E-mail: Customers can send an email for redressal of issues to gro.fs@tallysolutions.com
- (c) By Courier / Hand delivery: By writing to the Grievance Redressal Officer at the address mentioned below.

(ii) Nodal Grievance Redressal Officer:

- (a) The Company has appointed a Nodal Grievance Redressal Officer for Customer grievances. The Nodal Grievance Redressal Officer is responsible for implementation and monitoring of Customer grievances redressal in the Company. Aggrieved Customers can write to the Nodal Grievance Redressal Officer regarding their grievances via email at gro.fs@tallysolutions.com and physically at

Vikas N. Shetty

Nodal Grievance Redressal officer
Navmaya Tech Services Private Limited
23/24, AMR Tech Park – II B,
Hongasandra, Hosur Road,
Bengaluru-560068

(iii) Acknowledgment and Categorization:

- (a) Upon receiving a customer grievance, Company will send (automated or manual) acknowledgement within 24 hrs.
- (b) The grievance will be categorized based on the nature of the issue. Common categories may include but are not limited to loan processing, repayment, customer service, etc.

(iv) Resolution Process:

Sl.	Level	Turn -around Time	Name of the authorised person	Contact Details (including address, phone and email)
1.	Initial Complaint	Company will send (automated or manual) acknowledgement	Kapil Chopra	Phone: +919958293670 Email: kapil.chopra@tallysolutions.com

		within 24 business hours.		Address: AMR Tech Park II, No.23 & 24, Hongasandra, Hosur Main Road, , Bangalore – 560 068
2.	Level 1 - After 10 Days of filing Grievance or Complaint	Company will ensure that the complaint/grievance is resolved within 20 days, subject to receipt of appropriate /requisite details from the Customer. Any delay will be communicated to the Customer.	Vikas Shetty	Phone: +918971515680 Email: vikas.shetty@tallysolutions.com Address: AMR Tech Park II, No.23 & 24, Hongasandra, Hosur Main Road, , Bangalore – 560 068
3.	Level 2 - After 20 Days of filing Grievance or Complaint	Company will ensure that the complaint/grievance is resolved within 30 days	Alex John	Phone: +91 (80) 66282559 Email: alex.john@tallysolutions.com Address: AMR Tech Park II, No.23 & 24, Hongasandra, Hosur Main Road, , Bangalore – 560 068
4.	Level 3 - After 30 Days of filing Grievance	If the customer is not satisfied with the resolution or does not receive a resolution or in the event of non-receipt of reply within 30 days from the lodgement of the grievance/complaint, from the Company, customer may raise grievance with: For Lending Solutions: https://tallycapital.tallysolutions.com/about/ For CIBIL Credit Information Report: TransUnion CIBIL https://www.cibil.com/contact-us-faq		

(v) Communication of Resolution:

- (a) The Company will communicate the resolution to the Customer through the same channel used for submission, unless the Customer requests an alternative method.

(vi) Record Keeping:

- (a) The Company will maintain records of all grievances received, including details of the grievance, the actions taken, and the resolutions provided.

(vii) Responsibilities of Both PartiesA. Company's responsibilities:

- a. We shall ensure that your grievances shall be responded to within the timeframe prescribed under this Policy.
- b. We shall ensure mediation efforts between us and the Customer to effectively provide a resolution.
- c. We will analyse all disputes and provide a decision based on the facts of the case, applicable laws, rules and regulations and availability of documents.
- d. Our Customer grievance response team will ensure that all grievances are handled smoothly and sensitively and resolved within 30 days of receipt of the complaint. They will undergo training in handling grievances and will be updated from time to time depending on the need for training and optimizing our approach to handle grievances.

B. Customer's responsibilities:

- a. We request all our Customers to fully cooperate with us so that we are able to provide a timely and effective grievance redressal process. Customers are expected to furnish the relevant documentation and/or information so that we can conduct an effective investigation of the issue at hand.
- b. We may request additional information on a case-to- case basis so that we ensure the right decision has been taken when investigating a dispute. We disclaim all responsibilities and liability for non-redressal of grievances due to falsified, inaccurate, mala fide or outdated information or documents that are provided by our customers.