

1. INTRODUCTION

Navmaya Tech Services Private Limited (“**Company**”, “**Navmaya**”, “**we**”, or “**us**” or “**our**”) being a provider of technology driven lending platform, believes that Customer-satisfaction effectively is the most important tool for its sustainable growth and this Grievance Redressal Policy (“**Policy**”) is designed to handle any complaints or grievances of any customer on the Company’s Digital Lending platform and aims to minimize the recurrence of similar issues in the future, through a structured grievance redressal framework, supported by a review mechanism.

We sincerely believe in holding the relationship with every customer, new or old, in its full sanctity. Despite our best efforts to resolve customer complaints and grievances, we understand that there is every possibility of an issue not being resolved to the customer’s satisfaction; therefore, this Policy provides a tiered redressal mechanism for resolving customer complaints and grievances to the maximum satisfaction. We will do our best to ensure that the redressal of any feedback, query, complaints or grievance is fair and just and within the timelines stipulated in the given framework of rules and regulation.

2. REGULATORY FRAMEWORK

2.1 This Grievance Redressal Policy has been prepared in accordance with the provisions of the Guidelines on Digital Lending by the Reserve Bank of India DOR.CRE.REC.66/21.07.001/2022-23 dated September 02, 2022.

2.2 We, being Lending Service Provider and providing Digital Lending Application, is required to have this Policy in accordance with the Guidelines.

This Policy is subject to periodic updates as per the Company’s internal policy and amendments to the Master Directions, applicable laws, rules, and regulations.

3. APPLICABILITY

This Policy covers how we address any complaints or grievances raised by the customers (“**Customer**”, “**user**”, “**you**” or “**your**” or “**yours**”) on our Platform.

4. PURPOSE

This Policy is formulated with a purpose to provide for the efficient customer service support through a well-established structured procedure. In order to make grievance redressal more meaningful and effective, a structured system has been built up towards such an end. This system would ensure that the redressal sought is just and fair, and within the timelines stipulated in the given framework of rules and regulations.

5. Principles of Grievance Redressal

The Grievance Redressal policy follows the following principles:

- 5.1 All Customers are always to be treated fairly, equally without any bias.
- 5.2 Complaints raised by Customers are dealt in a prompt, courteous and in a timely manner.
- 5.3 Customers are informed of avenues to escalate their complaints and their rights in events of non-satisfaction of the resolution of their complaints.
- 5.4 The employees work in good faith and without prejudice, towards the interests of the Customers.
- 5.5 Resolutions follow a simple principle of ensuring an effective resolution.

6. 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 within 24 business hours.	Kapil Chopra	Phone: +919958293670 Email: kapil.chopra@tallysolutions.com 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 Parties**A. 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.

7. MONITORING

All new and pending Customer complaints along with complaints received from the Reserve Bank of India, if any shall be placed before the Board of Directors on quarterly basis for its review.

8. POLICY REVIEW AND AMENDMENTS

This Policy shall be reviewed and revised, if required and approved by the Board of Directors annually and otherwise as it deems appropriate, in order to align with the ongoing regulatory and business requirements. The Board of Directors reserves the power to amend this policy from time to time.