

NEEV CREDIT PRIVATE LIMITED

(“NCPL”)

GRIEVANCE REDRESSAL MECHANISM

Version	Date of Adoption	Change Reference	Owner	Approving Authority
1	1 st October 2020	9 th January 2023	Secretarial Dept	Board of Directors

Neev has laid down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard which ensures that all disputes arising out of the decisions of Neev's functionaries are heard and disposed of at the next higher level.

The Board of Directors shall also periodically review the compliance of the Fair Practices Code and the functioning of the grievances redressal mechanism at various levels of management. A consolidated report of such reviews (entailing the number and nature of the Complaints received, number of complaints resolved and pending and lastly number of complaints in which service deficiencies are found) may be submitted to the Board of Directors at regular intervals, or as may be prescribed from time to time. In addition to this, any other information may be appraised to the Board, to have a holistic view of the function of grievance redressal framework and business operations of Neev.

Neev will guide customers who wish to lodge a complaint and also provide guidance on what steps can be taken in case the customer is unhappy with the outcome.

After examining the matter, Neev will send a response as soon as possible; Neev will also guide the customer on how to take the complaint further if the customer is not satisfied.

A Grievance Redressal Officer shall be appointed for the redressal of grievances of the customers including the borrowers, in connection with any matter pertaining to business practices, lending decisions, credit management and recovery, who would in consultation with senior management officials oversee the Grievance Redressal Mechanism. The name and contact details of the Grievance Redressal Officer shall be displayed on the website of Neev and for the benefits of its customers, the same shall also be displaced prominently on the notice board at its branches/ offices where business is transacted.

GRIEVANCE REDRESSAL PROCEDURE

In case the Customer does not receive a response within the number of days specified below for each level or if the customer is dissatisfied with the output/response received from the Company, the Customer may escalate the complaint to the next level as indicated below:

Level 1

- a. In case of any query/grievance, the Customer may contact the respective branch/office team, telephonically, by email or by visiting Branch office and register their query/complaint/grievance in the complaint register available in the branch.
- b. The Company shall Endeavour to send an acknowledgement to the Customer within 2 (two) working days of the receipt of complaint/query/grievance. The Company shall also strive to provide the Customer with a suitable response/resolution on the complaint/query/grievance within 14 (fourteen) working days.
- c. In case the Customer is not satisfied with the resolution/respond provided by the branch team/s in due course, the Customer may escalate his complaint in the following manner.

Level 2

In case the Customer is not satisfied with the resolution/respond provided by the branch team/s in due course, then such Customer may contact our Customer Response Team, the details whereof are set out below:

Person in charge: Mr. Manoj Gupta
Address: Room No. 408, 4th Floor, PS IXL Building,
Atghora, Chinar Park, North 24 Parganas – 700136
Email: manoj.gupta@neevcredit.com
Phone no: +91 9883089015

Level 3

In case the Customer is not satisfied with the resolution/respond provided by our Customer Response Team, then the Customer may further contact our Grievance Redressal Officer at the co-ordinates set out below:

Name of the Grievance Redressal Officer: Mr. Sumit Khanna
Address: "Srivatsa Garden", No.6, 12th Cross, Wilson Garden,
Bangalore - 560027
Email: sumit.khanna@neevcredit.com
Phone no: +91 9831134030

Level 4

If the compliant/query/grievance is not redressed within a period of 1 (one) month or if the Customer is still not satisfied with the response received from the Grievance Redressal Officer, the complainant/Customer may appeal to the Officer-in-Charge of the Regional office, of the Department of Non-Banking Supervision (DNBS) of the RBI. DNBS Officer-in-Charge Kolkata Regional Office. The contact details are outlined below:

DNBS Officer-in-Charge Kolkata Regional Office
Address: Kolkata Regional Office,
15, Netaji Subhas Road, Fairley Place,
B.B.D. Bagh, Kolkata, West Bengal 700001
Email: dnbskolkata@rbi.org.in
Phone: 033-2230 7850/ 833