

TranServ Private Limited

(CIN: U93090MH2010PLC211328)

CUSTOMER GRIEVANCE REDRESSAL POLICY

(Reviewed and Adopted by the Board as on 21/10/2019)

Objective

This Policy document aims at communicating the various mechanisms available for our customers to reach out to us, our service guarantees and timelines by which we will try and ensure resolution to our customer concerns.

Applicability

The Policy is applicable to Dhani Pay Wallet and Dhani Pay Card customers issued by TranServ Private Limited.

Customer Grievance Redressal framework

Company to disclose all important terms and conditions in clear and simple language to the holders while issuing the instruments.

- a) All charges and fees associated with the use of the instrument.
- b) The expiry period and the terms and conditions pertaining to expiration of the instrument.

The company has a dedicated Dhani Pay Customer Care to manage customer queries and ease out grievances if any.

All customers have the right to share their feedback or complaint in case they find our services are not meeting their expectations or are dissatisfied with any interaction with any of our staff members.

The Customers can send in their Queries, Requests or Complaints in the following ways:

Mode	Details	Availability
Phone	Dhani Pay Customer care: 022-6773 7800	07.00 AM to 11.00 PM on working days*
Online Chat	Available on Dhani Pay App	08.00 AM to 08.00 PM on working days*
Email	Write to support@dhani.com	10:00 AM to 07:00 PM on working days*
Courier	Transerv Limited Unit No. 401&402, One International Center, 4th Floor, Tower 1, S B Marg, Elphinstone Road (W), Mumbai – 13, Maharashtra.	10:00 AM to 07:00 PM on working days*

*Working days mean all days except government holidays or national holidays

These mechanisms are dedicated for redressing our customer complaints, providing online resolution wherever possible, and capturing valuable feedback regarding our services.

On receiving customer feedback, our executives would reach out to the customers and ensure that all grievances are redressed within a predefined Service Level Agreement as communicated below.

If the complaint is not resolved within the given timelines or the response is unsatisfactory the customer can choose to escalate the concern to our level 2 escalation officer, with relevant details such as **Complaint Reference Number** provided at the time of raising the initial complaint. The escalation methodology is mentioned in this policy under the Escalation Section.

Note - escalations without a complaint reference number will not be treated as complaints

Customer Resolution Timelines:

Sr. No	Complaint Type	Estimated timelines (SLA)
1	Any Dhani Pay wallet transaction related issue	Within 7 working days. (In case of involvement of third parties in resolution, timelines followed by leading banks would be applied and communicated to customers)
2	Dhani Pay wallet related issues	5 working days

The process is split across two steps:

- Acknowledgement: Acknowledgement of consumer query or complain. This will be delivered via email
- Resolution: Response to the consumer either in form of resolution, or for any further communication/detail required to resolve the consumer concern as prescribed below
 - i) To initiate action to resolve any customer complaint / grievance expeditiously, preferably within 48 hours and resolve the same not later than 30 days from the date of receipt of such complaint / grievance.
 - ii) To display the detailed list of their authorized / designated agents (name, agent ID, address, contact details, etc.) on the website / mobile app.

Escalation Matrix:

Dhani Pay provides 4 layered customer support

Levels	Person/Team	Mode
Level 1	Dhani Pay Customer Care	Phone Email Online Chat
Level 2	Customer Care Head	Phone Email
Level 3	Nodal Officer	Email Courier
Level 4	Office of the Ombudsman for Digital Transactions	Email Courier

Level 1

Customer can lodge the complaint using all available modes. The Dhani Pay Customer Care team will acknowledge the grievance on the receipt of complaint either in the same mode or via email.

In all the modes, a reference number would be provided for all future communication around the complaint.

- The customer will also be kept informed on the progress towards the final resolution, or communicate any delays in redressing the concern
- All complaints would be closed only basis the customers feedback and acceptance of closure

If the customer does not receive a response within 8 working days from the modes under Level-1, or, if he / she is not satisfied with the response received, then the same can be escalated to Level 2.

Level 2

In case the customer is not satisfied with the:

- Resolution provided by Level 1 executives
- Behavior of any representative or staff member at TranServ
- Breach in the Service Level Agreements or timelines

Customer may escalate the grievance to Level-2 via phone 022-6773 7800 or write to cs.head@dhanipay.in

If the customer is not satisfied with the response received from Level 2 or if does not receive a response within 10 days from the pertinent authority, then the same can be escalated to Level 3.

Level 3

In case the customer is still not satisfied with the resolution provided or delay in response beyond the timelines communicated even after following the above-mentioned escalation steps, the customer can escalate the concern to the highest level by writing [to nodal@dhanipay.in](mailto:to_nodal@dhanipay.in) or via courier to Mr. Anish Williams (CEO)

All complaints sent to this level would be entertained only if the email sent contains the complaint number shared at Level-1

Level 4

If the customer is not satisfied by the responses / resolution received from the Nodal Officer, then the customer can escalate the matter to the office of Ombudsman for Digital Transactions of their respective region. Region wise address and area of operation of the Ombudsmen for Digital Transactions are as under:

Address and Area of Operation of the Ombudsmen for Digital Transactions

Sl. No.	Centre	Address of the Office of the Ombudsman for Digital Transactions	Area of Operation
1.	Ahmedabad	C/o Reserve Bank of India La Gajjar Chambers, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357/26586718 Fax No. 26583325 Email:Cms.odtahmedabad@rbi.org.in Click here to lodge complaint	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu

2.	Bengaluru	C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22210771/22275629 Fax No. 22244047 Email : cms.odtbengaluru@rbi.org.in Click here to lodge complaint	Karnataka
3.	Bhopal	C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573776 Fax No. 2573779 Email : cms.odtbhopal@rbi.org.in Click here to lodge complaint	Madhya Pradesh
4.	Bhubaneswar	C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207/2396008 Fax No. 2393906 Email : cms.odtbhubaneswar@rbi.org.in Click here to lodge complaint	Odisha
5.	Chandigarh	C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email:cms.odtchandigarh@rbi.org.in Click here to lodge complaint	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.
6.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : cms.odtchennai@rbi.org.in Click here to lodge complaint	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Dehradun	C/o Reserve Bank of India 74/1 GMVN Building, 3rd floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Telephone: 2742003 Fax: 2742001 Email : cms.odtdehradun@rbi.org.in Click here to lodge complaint	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)

8.	Guwahati	C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No.2542556/2540445 Fax No. 2540445 Email : cms.odtguwahati@rbi.org.in Click here to lodge complaint	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
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9.	Hyderabad	C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013/23243970 Fax No. 23210014 Email : cms.odthyderabad@rbi.org.in Click here to lodge complaint	Andhra Pradesh and Telangana
10.	Jaipur	C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 0141-5107973 Fax No. 0141-2562220 Email : cms.odtjaipur@rbi.org.in Click here to lodge complaint	Rajasthan
11.	Jammu	C/o Reserve Bank of India , Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477617 Fax : 2477219 Email : cms.odtjammu@rbi.org.in Click here to lodge complaint	State of Jammu and Kashmir
12.	Kanpur	C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2306278/2303004 Fax No. 2305938 Email : cms.odtkanpur@rbi.org.in Click here to lodge complaint	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)

13.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899 Email : cms.odtkolkata@rbi.org.in Click here to lodge complaint	West Bengal and Sikkim
14.	Mumbai (I)	C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : cms.odtmumbai1@rbi.org.in Click here to lodge complaint	Districts of Mumbai, Mumbai Suburban and Thane
15.	Mumbai (II)	C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel. No. 23028140 Fax No 23022024 Email:cms.odtmumbai2@rbi.org.in Click here to lodge complaint	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16.	New Delhi (I)	C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445/23710882 Fax No. 23725218 Email : cms.odtnewdelhi1@rbi.org.in Click here to lodge complaint	Delhi
17.	New Delhi (II)	C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email : cms.odtnewdelhi2@rbi.org.in Click here to lodge complaint	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
18.	Patna	C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email : cms.odtpatna@rbi.org.in Click here to lodge complaint	Bihar

19.	Raipur	C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Tel No. 2242566 Fax No. 2242566 Email : cms.odtraipur@rbi.org.in Click here to lodge complaint	Chhattisgarh
20.	Ranchi	C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Tel No. 2210512 Fax No. 2210511 Email : cms.odtranchi@rbi.org.in Click here to lodge complaint	Jharkhand
21	Thiruvananthapuram	C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel No. 2332723/2323959 Fax No. 2321625 Email : cms.odtrivandrum@rbi.org.in Click here to lodge complaint	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

Record keeping

The records pertaining to customer complaints will be maintained for a period of 5 years from the date of resolution.

Reporting

We will report the receipt of complaints and action taken status thereon, in the format specified in the PPI Master Direction on a quarterly basis by the 10th day of the following month to the Regional Office of DPSS, RBI.

Review of the Policy

The Policy will be reviewed and updated annually by the Board, or as and when required, including in cases of changes in the business or regulatory environment. Company to display along with the details of grievance handling / escalation procedure, in public domain / website / app.