



TranServ Limited

(CIN: U93090MH2010PLC211328)

CUSTOMER GRIEVANCE REDRESSAL POLICY

(Reviewed and Adopted by the Board as on xx/xx/xxxx)

Objective

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

Applicability

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

Customer Grievance Redressal framework

Company to disclose all important terms and conditions in clear and simple language to the holders whileissuing 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 grievancesif any.

All customers have the right to share their feedback or complaint in case they find our services are notmeeting 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: 0124-616 5722	08.00 AM to 08.00 PM on working days*
Email	Write to support@dhani.com	08:00 AM to 08:00 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*
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*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

Online Dispute Resolution (ODR) System:

- Implement Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to digital payments, using a system-driven and rule-based mechanism with zero or minimal manual intervention for disputes and grievances related to failed transactions
- ODR arrangement later to be extended to cover disputes and grievances other than those related to failed transactions.

Customer Resolution Timeline:

Sr. No.	Complaint Type	Estimated timelines (SLA)
1	Any Dhani Pay wallet transaction related issue	Not more than 30 days (In case of involvement of third parties in resolution, timelines followed by leading banks would be applied and communicated to customers)

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
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
- Behaviour 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 0124-6165722 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 or via courier to Mr. Akhil Gupta (CEO)

All complaints sent to this level would be entertained only if the email sent contains the complaint numbers 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

Sr. 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 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 Click here to lodge complaint	Karnataka
3.	Bhopal	C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 Click here to lodge complaint	Madhya Pradesh
4.	Bhubaneswar	C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Click here to lodge complaint	Odisha
5.	Chandigarh	C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh 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 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 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 Click here to lodge complaint	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9.	Hyderabad	C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 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 Click here to lodge complaint	Rajasthan
11.	Jammu	C/o Reserve Bank of India , Rail Head Complex, Jammu- 180012 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- 208001 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 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 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, 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 Click here to lodge complaint	Delhi
17.	New Delhi (II)	C/o Reserve Bank of India Sansad Marg, New Delhi 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 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 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 Click here to lodge complaint	Jharkhand
21	Thiruvananthapuram	C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 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.