

Customer Grievance Redressal Mechanism

Niyogin Fintech Limited | Complaint Handling Process

CUSTOMER EXPERIENCES A GRIEVANCE / ISSUE

- Service deficiency • Staff behaviour concerns • Loan servicing issues • Non-adherence to Fair Practices Code • Delay in service or incorrect information

STEP 1 — REGISTRATION OF COMPLAINT

A. LETTER / POST

Complaint can be submitted in writing to the Grievance Redressal Officer (GRO) / Nodal Officer:

Mr. Nilesh Desai

Niyogin Fintech Limited

311/312, Neelkanth Corporate IT Park,

Kirol Road, Mumbai - 86

B. EMAIL COMPLAINT

Customer sends detailed complaint mentioning:

Loan account details

Nature of grievances

Supporting details

Email acknowledgement will be sent to the customer.

Email id:

customersupport@niyogin.in

C. CALL CENTRE

Customer calls the toll-free number for grievance registration.

Toll free number: 1800-266-0266

Timings: Monday - Friday

10:00 AM - 6:00 PM

Multilingual support available through CRM-based support

STEP 2 — COMPLAINT ACKNOWLEDGEMENT & LOGGING

- Complaint is recorded in the Customer Relationship Management (CRM) system.
- Complaint reference / tracking details are generated.
- Complaint is assigned to the concerned team for investigation.

STEP 3 — REVIEW, INVESTIGATION & RESOLUTION

- Nature of complaint
- Customer records and loan details
- Internal process deviations
- Supporting documents and evidence
- Compliance with Fair Practices Code

RESOLUTION TIME FRAME (TAT)

Normal Complaints → Within 15 Working Days

Fraud / Legal / Old Record Cases → Within 30 Working Days

If additional time is required: • Customer will be informed of delay • Reason for delay will be communicated • Expected resolution timeline shared

ESCALATION PATHWAY

STEP - 4

ESCALATION TO LEVEL 1

GRO / Nodal Officer: Mr. Nilesh Desai Tel: 022-62514646 | Email: nodalofficer@niyogin.in
Customer!should mention previous complaint reference number.

Complaint Closed

← YES

ISSUE RESOLVED?

NO →

(Escalate)



STEP - 5

ESCALATION TO LEVEL 2

Chairman – Customer Grievance Redressal Committee
Mr. Tashwinder Singh | Tel: 022-62514646 |Email: tashwinder.singh@niyogin.in

Complaint Closed

← YES

ISSUE RESOLVED?

NO →

(Escalate)



STEP - 6

RBI OMBUDSMAN

If complaint is unresolved for more than 1 month OR customer is dissatisfied, customer may approach!RBI.
RBI CMS Portal: <https://cms.rbi.org.in>
Email: crpc@rbi.org.in
Address: Centralised Receipt &!Processing Centre, RBI Chandigarh – 160017

■ 1800-266-0266

✉ customersupport@niyogin.in

Mon–Fri 10:00 AM – 6:00 PM

Credit Information (CIC) Grievance Flow

Handling Default / DPD / Credit Information Report (CIR) Errors

■ CUSTOMER REPORTS CREDIT INFORMATION DISCREPANCY

Errors in Default / Days Past Due (DPD) / Credit Information Report (CIR)

■ Submit Complaint To:

✉ customersupport@niyogin.in

■ Nodal Officer

■ Credit Information Company (CIC)

■ COMPANY INVESTIGATES & SENDS CORRECTED DATA TO CIC

Within 21 Calendar Days of receiving the complaint

■ TOTAL RESOLUTION PERIOD

Maximum 30 Calendar Days

■ RESOLVED

Complaint closed successfully.

■ NOT RESOLVED

Compensation payable: **INR 100 per day** beyond 30 calendar days.

Customer may approach **RBI Ombudsman / CEPC**.

■ RBI Ombudsman / CEPC — External Escalation

Portal: <https://cms.rbi.org.in> | Email: crpc@rbi.org.in Centralised Receipt & Processing Centre, Reserve Bank of India, Chandigarh – 160017