NEOKRED
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Grievance Redressal Policy

1. Introduction

This Grievance Redressal Policy is formulated to ensure that any grievances, complaints, or concerns raised by customers or stakeholders of Neokred Technologies Private Limited (hereinafter referred to as "the Company") related to our Fintech products and services including Credit Reports are addressed promptly, fairly, and transparently. The Company is committed to providing exceptional customer service and maintaining high standards of trust and accountability in all its operations.

2. Objective

The primary objectives of this Grievance Redressal Policy are:

- To provide a clear mechanism for the resolution of grievances raised by customers or stakeholders.
- To ensure transparency, fairness, and timeliness in the handling and resolution of complaints.
- To maintain a record of complaints and monitor the effectiveness of the grievance redressal process.
- To improve the quality of services based on feedback and complaints.

3. Scope

This policy covers all types of grievances or complaints received from customers, partners, service providers, or any other stakeholder regarding the products, services, or operations of the Company. It applies to all communication channels used for submitting complaints, including but not limited to, email, phone calls, written correspondence, and online platforms.

4. Grievance Redressal Mechanism

The grievance redressal process follows the steps outlined below:

Step 1: Acknowledgment

- Upon receipt of a grievance, the Company will acknowledge the complaint within 24 hours, ensuring the complainant is informed that their concern is being reviewed and will be addressed promptly.
- The acknowledgment will include a reference number and an expected timeline for resolution.

Step 2: Investigation & Resolution

- The Company will review and investigate the grievance. Depending on the nature of the complaint, this may involve analyzing relevant data, reviewing the customer’s account, and consulting with the concerned department.
- The Company aims to resolve grievances within 7 business days. However, if more time is required, the complainant will be informed of the delay and the new expected resolution timeline.

Step 3: Communication of Outcome

- The Company will communicate the resolution to the complainant in writing, detailing the steps taken, findings, and the final decision.
- If the grievance is resolved satisfactorily, the case will be closed, and the complainant will be notified.
- If the complaint cannot be resolved to the complainant's satisfaction, the Company will inform the complainant of alternative recourse options, including escalation procedures.

Escalation Matrix:

Sl.	Level	Turn -around Time	Name along with Designation	Contact Details (including address, phone and email)
1.	Initial Complaint	Within 7 business days	Customer Support Team	Address: Neokred, IndiQube South Island, R K Colony, 2nd Phase J. P. Nagar, Bengaluru 560078. Phone: +91 9538495000 Email: support@neokred.tech
2.	Level 1	Within 24 hours of escalation	Name: Mridu Atre Designation: AVP – Customer Success & Ethos	Address: Neokred, IndiQube South Island, R K Colony, 2nd Phase J. P. Nagar, Bengaluru 560078. Phone: +91 9739105310 Email: mridu@neokred.tech
3.	Level 2	Within 24 hours of escalation	Name: Chandana C Designation: R&C Associate	Address: Neokred, IndiQube South Island, R K Colony, 2nd Phase J. P. Nagar, Bengaluru 560078. Phone: +91 9740780150 Email: chandana@neokred.tech
4.	Level 3	Within 24 hours of escalation	Name: Rohit Badri Designation: R&C Officer	Address: Neokred, IndiQube South Island, R K Colony, 2nd Phase J. P. Nagar, Bengaluru 560078. Phone: +91 8466825447 Email: rohitbadri@neokred.tech

5. Confidentiality

The Company values the privacy and confidentiality of all individuals involved in the grievance redressal process. All personal data or sensitive information provided by the complainant will be handled in compliance with applicable data protection laws, and will only be shared with relevant parties for the purpose of resolving the grievance.

6. Monitoring and Reporting

The Company will maintain a record of all grievances, complaints, and their resolution status. Regular reviews of the grievance redressal process will be conducted to identify any recurring issues and ensure continual improvement of customer service. Reports on the status of grievance redressal will be submitted to the senior management regularly.

7. Continuous Improvement

The Company views customer feedback, including complaints, as an essential tool for improving the quality of services. The insights gathered from grievances will be used to identify any areas of concern, improve policies, and enhance overall service delivery.

8. Responsibilities

- **Customer Service Team:** Responsible for receiving, acknowledging, investigating, and resolving customer complaints.
- **Senior Management:** Responsible for handling escalated complaints, analyzing trends, and implementing corrective actions where necessary.
- **Compliance Team:** Ensures that the grievance redressal process adheres to applicable laws and regulations, including data protection and financial services standards.

9. Review & Revision

This policy shall be reviewed annually mandatorily or as deemed necessary within the year.

10. Conclusion

This Grievance Redressal Policy is designed to foster a transparent, accountable, and customer-centric approach to handling complaints. By implementing this policy, Neokred Technologies Private Limited strives to build trust and long-lasting relationships with its customers while ensuring the continuous improvement of its services.

11. Direct Complaints to TransUnion CIBIL

Customers, partners, and service providers who have grievances related specifically to credit reports or any services provided by TransUnion CIBIL may choose to escalate their concerns directly to TransUnion CIBIL. They can do so by reaching out through the official contact page at https://www.cibil.com/contact-us.