

Grievance Redressal Mechanism

- i. PayMe India will implement all possible steps to prevent and minimize customer complaints / grievances
- ii. PayMe India will facilitate the customer to pay the whole or part of the dues at its office or through its app.
- iii. In the event that a customer has a grievance, the following Grievance Redressal Mechanism shall apply:
 - a) **Level 1:** The customer must lodge a complaint by initiating service request / ticket through **PayMe India** mobile app. The working hours are 10:00 am to 6:00 pm Monday to Friday.
 - b) **Level 2:** In the event that the complaint remains pending at Level 1 for a period of more than 7 working days, or if the customer is not satisfied with the outcome of Level 1 resolution, the customer can mail on: grievance@pmifs.in
 - c) **Level 3:** In the event that the complaint remains pending at Level 2 for a period of more than 7 working days, or if the customer is not satisfied with the outcome of Level 2 resolution, the customer can contact the following official of PayMe India:

Grievance Redressal Officer

Name : Gajendra Pratap Singh

Contact No. : 9319738610

Email ID : grievance@pmifs.in

- d) **Level 4:** In the event that the complaint remains pending at Level 3 for a period of more than 7 working days, or if the customer is not satisfied with the outcome of Level 3 resolution, the customer can contact the Regional Office of the Reserve Bank of India (or via RBI's website www.rbi.org.in)

Office	Kanpur	Lucknow
Address	Post Box No. 82/142, M.G Road, Kanpur - 208 001, Uttar Pradesh.	8-9 Vipin Khand, Gomtinagar, Lucknow-226010, Uttar Pradesh
Phone	+91 512 230 5949	+91 522-2307950
Fax	+91 512 230 6105	+91 522-2307960

i. PayMe India will put in place an effective Training system to ensure that all individuals, such as employees, associates and vendors who are directly interacting with customer should communicate in friendly manner and do not resort to rude, inappropriate or unethical behaviour.

ii. PayMe India will ensure that the TAT (mentioned underneath) should be communicated to consumer on their escalations and that it should be contented to the best of capacity.

PayMe India will have a sympathetic approach to the problems faced by the customer, especially the poor and underprivileged sections.

iii. **TAT for Responding to Complaints:**

S.No	Types Of Complains	TAT
1.	Payment Updation Related	1-2 working days
2.	Payment Refund Related	7 Working days
3.	Loan Status Related	2-3 working days
4.	Collection Related	4-5 working days
5.	Other Complains	7 working days