



n.y. leasing pvt. ltd.

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GRIEVANCE REDRESSAL POLICY

N Y LEASING PRIVATE LIMITED

DATE: 17 Aug 2020

3rd Floor, Plot No- 54a, Shiv Park, Old Palam Road, New Delhi, South West Delhi-110078

**Tel # 011-45710909
Email: info@nyleasing.in
Web: www.nyleasing.in**

**Corporate Office: 54-A, 2nd Floor, Shiv Park, Old Palam Road,
Dwarka Sector -15, New Delhi - 110078**



GRIEVANCE REDRESSAL POLICY

Customer service is extremely important for sustained business growth and as an organization N Y Leasing Private Limited ("Company") strives to ensure that our customers receive exemplary service across different touch points.

PURPOSE

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

The Grievance Redressal policy follows the following principles:

1. Customers are treated fairly;
2. Complaints raised by customers are dealt with courtesy and in a timely manner;
3. Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints;
4. The employees work in good faith and without prejudice, towards the interests of the customers.

INTERNAL MACHINERY TO HANDLE CUSTOMER COMPLAINTS

The Company has invested in the best-in-class technology system to ensure timely resolution of the grievances. The system captures the complaints; follows TATs based on the nature of the query and escalates issues on the basis of predefined TATs and as per the escalation matrix.

Once captured in our system, the customer care will be responsible for resolution of complaint/grievance to the customer's satisfaction within a period of fourteen (14) working days. Every attempt will be made to offer the customer suitable and appropriate alternate solutions wherever possible. However, if the customer continues to remain dissatisfied with the resolution, (s)he can escalate the issue through the grievance redressal mechanism as referred below.



TIME FRAME

Suitable timelines of fourteen (14) working days have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

REVIEW AND MONITORING

Periodic review of monitoring of complaints, TATs, nature of complaints will be done to ensure that process loopholes, if any, are plugged and trends are checked.

TOUCH POINTS

Customer complaints constitute an important voice of customer, and this policy details complaint handling through a structured grievance redressal framework. Complaint redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future. The customer can raise their concerns pertaining to the Mobile Application (Credicash) (hereinafter referred as "Platform") or to the lender who provides loan to the customer through the Platform in the following matters:

GRIEVANCE REDRESSAL MECHANISM OF THE PLATFORM

Customer can raise their concerns pertaining to the Platform, EMI schedule, Facility Type, Processing Fee and / or any other charges or any other concern related to the product to authorised representatives of the Company as below-

a. Level 1

A customer can escalate the matter to info@nyleasing.in in case he/she is not satisfied with the response from the Customer Care team. Depending on the query/dispute/grievance, a written reply/resolution will be sent to the customer within 10 business days at his/her registered email id with the Company.



b. Level 2

A customer not satisfied with the response at Level 1, can further escalate the matter/query/complaint to the below:

– Grievance Redressal email:

grievance@nyleasing.in

GRIEVANCE REDRESSAL MECHANISM OF THE LENDER

For all grievances against the Lender kindly refer to the Grievance Redressal Policy link sent in the welcome emailer.

For N Y LEASING PRIVATE LIMITED


Director