



GRIEVANCE REDRESSAL POLICY

1. The company will guide customers who wish to lodge a complaint and also provide guidance on what to do in case the customer is unhappy with the outcome.
2. After examining the matter, the company will send the response as soon as possible; the company will also guide a customer on how to take a complaint further if the customer is not satisfied.
3. A nodal officer shall be appointed for the redressal of grievances of the customers including the borrowers, in connection with any other matter pertaining to business practices, lending decisions, credit management and recovery. The name and contact details of the nodal officer shall be displayed on the website of the company.
4. Internally constituted customer Grievance Redressal Council comprising senior management officials, to review with the nodal officer and oversee the Grievance Redressal Mechanism.
5. The appropriate team should respond to the enquiry within 24 hours; if it's a technical issue which requires some rectification, timeline of the same should be informed to the borrower/lender.
6. If the participant's enquiries / complaints are not addressed within 20 working days, grievances should be addressed to the grievance officer. The grievance officer can be assigned by the Chief Executive Officer.
7. The same should also be updated under Privacy and Security policy on the website.
8. Any and all complaints/comments received through any other medium other than email (such as Facebook, whatsapp, twitter, etc) should also be handled within the same timelines as mentioned above.

Following are the steps, which the customer needs to take for resolving his/her grievance

1. The customer can approach any of our service touch points given below, to register a complaint and expect a response within a defined period from complaint registration.

cs@gineo.in

Or

+91 8429627476

2. If the complaints are not addressed within 20 working days, Grievance should be addressed to grievance Officer as below

Shailendra Kushwaha

+91 8429627476

cs@gineo.in

B3, Second Street Sriram Nagar,

Vyasarpadi, Chennai 600039

3. If customer complaint still remains unresolved and is not redressed within a period of one month, the customer may approach to the regulatory authority of Non-Banking Financial Companies, i.e. Reserve Bank of India for redressal of customer complaints at below address:

The General Manager,
CEPD Reserve Bank of India,
Department of Non-Banking Supervision,
Central Office, Centre I,
World Trade Centre, Mumbai-400 005.

B3, Second Street, Sriram nagar, Vysarpadi, Chennai, Chennai, Tamil Nadu, India, 600039

CIN: U72900TN2022PTC151808

PAN: AAJCG7473R

842 962 7476

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