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# ***CUSTOMER GRIEVANCE REDRESSAL POLICY***

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**SKILWORTH TECHNOLOGIES PRIVATE LIMITED**



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## 1. Introduction

Skilworth Technologies Private Limited (hereinafter referred to as ‘Bijlipay’ or ‘the Company’) is an end to end payment solution provider that delivers a range of innovative payment solutions including Payment Aggregator (‘PA’) services and other ancillary services.

Bijlipay believes that customer satisfaction is of utmost importance in the service industry. Hence, to deliver a high level of customer satisfaction, Bijlipay is committed to have a quick and efficient customer grievance redressal mechanism to resolve customer concerns/ complaints in a hassle-free and time-bound manner.

*The Guidelines on Regulation of Payment Aggregators and Payment Gateways (hereinafter referred as PA Guidelines) dated March 17, 2020* issued by the Reserve Bank of India (‘RBI’) prescribes a PA to put in place a Customer Grievance Redressal Policy (the ‘Policy’). In accordance with the said guidelines, Bijlipay has framed this Policy with the approval of its Board of Directors (the ‘Board’), with an objective of enabling effective resolution of grievances/ complaints of the customers and minimising the reoccurrence of similar issues in future.

To ensure that customers have readily available information on modes of raising and resolving complaints, Bijlipay has made this Policy accessible to all the customers on its website at [www.bijlipay.co.in](http://www.bijlipay.co.in).

## 2. Key Definitions

- a) **“Grievances or complaint”** includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service and are complete and specific in nature but do not include communications in the nature of offering suggestions or any communication seeking guidance or explanation.
- b) **“Customer/ Merchant”** means individuals or legal entities with whom Bijlipay has entered into a contract for the purpose of providing payment solutions.

*Note - The term Customer(s) and Merchant(s) has been interchangeably used throughout this Policy document.*

### 3. Objective of the Policy

The purpose of the Policy is to set forth the policies and procedures to be followed while receiving, handling and responding to any grievance against Bijlipay in respect of the services offered by it.

Bijlipay's broad objectives for handling customer grievances are:

- Treating the customers fairly and reasonably at all times;
- Developing a mechanism to address and resolve customer grievances effectively within the prescribed Turn-Around-Time (TAT);
- Enhancing customer satisfaction; and
- Preventing the occurrence of similar complaints in the future.

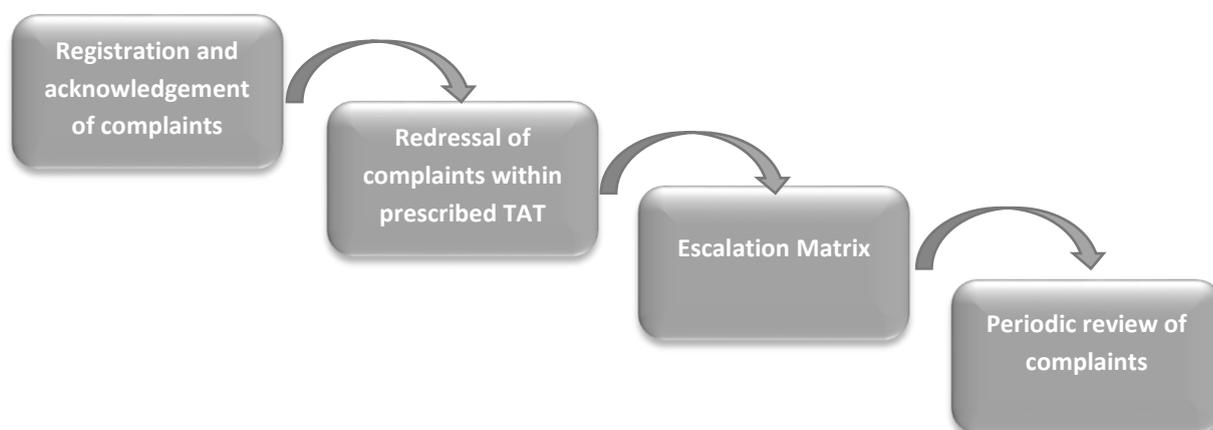
### 4. Grievance redressal mechanism

Bijlipay has put in place a grievance redressal mechanism for handling customer concerns/complaints efficiently. Customers are required to share appropriate and relevant information to lodge a complaint/ grievance, such information should at least contain the following:

- Transaction reference number/ Previous case id/ Other relevant reference number;
- Complainant's name;
- Address;
- Contact details;
- Merchant ID / Terminal ID, if applicable;
- Copies of supporting documents, wherever applicable.

Any complaints/ concerns of customers arising against Bijlipay by its customers will be addressed via the customer service team. The customer service team will consist of agents, manager and head of department qualified / experienced to handle customer complaints.

The redressal mechanism is a four stepped process:



The details of the redressal mechanism are encapsulated below:

#### **4.1. Registration and acknowledgement of Complaints/ Grievances**

Customers can raise a grievance request through the following modes:

- a) Phone call** - Customers can reach out to the exclusive toll free no.: 1800 4200 235 between 9:00 am to 9:00 pm every day of the week. The customer support agents deployed by Bijlipay will assist the customers in registering the complaint.
- b) E-mail** - The customer may write to [service@bijlipay.co.in](mailto:service@bijlipay.co.in) mentioning all the required details for lodging the complaint.
- c) Letter** - Customer may also choose to raise the grievance by writing to the following address: Bijlipay - Skilworth Technologies Pvt. Chaitanya “EXOTICA” 9th Floor, New No 51, Venkatnarayana Road, T. Nagar, Chennai, Tamil Nadu 600017

The complaints/ grievances received from any of the above-mentioned mode will be recorded in the ticketing tool system. This system converts all incoming emails into tickets. It also has an option to record incoming calls and create tickets for those calls. Further, the tool also has the functionality of escalation in cases where the complaint needs to be addressed by other team member or needs escalation. The tool is used to prioritise, categorise and assign the calls to the right people.

An acknowledgement will be sent to the complainant within twenty-four (24) hours of the receipt of the grievance. The Acknowledgement will contain the following information:

- Date of receipt of complaint/grievance;
- Unique ticket Number;
- Expected date for resolution of grievance;
- Name and designation of the agent handling the complaint;
- Customer Service Contact Details; and
- Grievance escalation matrix and manner and mode of tracking resolution of grievance/complaint with the unique ticket number.

In case the complaint received does not pertain to the intermediary, the complaint will be transferred to the concerned intermediary within forty-eight (48) hours, under intimation to the complainant. In case the complaint pertains to activity of more than one intermediary, then the complaint will be transferred to each of such intermediary involved, provided however that resolution time will not exceed five (5) to seven (7) business days from the date of the receipt of the complaint from the complainant.

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## 4.2. Redressal of Grievance

The customer/ complainant will be intimated on resolution of grievance/ complaint. The intimation of resolution will contain the following:

- Date of receipt of complaint/grievance;
- Unique ticket number;
- Name;
- Designation; and
- Customer service contact details

Grievances will be disposed of within a period of thirty (30) business days of its receipt and final reply will be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.

A grievance will be considered as disposed of and closed in any of the following instances, namely:

- a) When the Company has acceded to the request of the complainant fully;
- b) Where the complainant has indicated in writing, its acceptance of the response of the Company;
- c) Where the complainant has not responded within fifteen (15) business days of the receipt of the written response of the Company; and

Where the complainant has not preferred any appeal within sixty (60) business days system. The system captures the date and reason of escalation along with the details of complaint lodged by the complainant.

Bijlipay takes the following four-tiered approach for handling complaint redressal:

**Level 1** – comprises of Customer Support Agents who are the first point of contact with the customer. Their prime responsibility includes receiving, recording and resolution of customer complaints. The complaints unresolved for more than three (3) business days will be escalated to next level.

**Level 2** – comprises of Functional Managers who handles the complaints referred/ escalated from Level 1. This level includes members from other functions such as sales, operations, technology etc. who may be competent to resolve complaints associated with their respective function. The complaints unresolved at this level for more than six (6) business days will be escalated to next level.

**Level 3** – comprises of Functional Heads. The complaints are escalated to this level when the customer complaint is either unresolved or the customer is unhappy with the resolution. The resolution at this level will typically require functional expertise and problem management skills. The complaints unresolved at this level for more than ten (10) business days will be escalated to next level.

**Level 4** – is handled by a Senior Management personnel (Nodal Officer). The escalation to this level will be in the form of a note detailing the entire chain of events including any supporting information/ documentation relevant to the complaint. The Nodal Officer will be responsible for overall managing and monitoring the resolution of complaints received by the Company and periodically putting up the same for review by the next higher level of authority within the Company. The Nodal Officer will also review the manner in which the complaint was handled.

The customer may escalate the grievance to the Nodal Officer if the customer is not satisfied:

- with the solution/ redressal provided by the Company for his/ her grievances; or
- if it has not been resolved by the Company within fifteen (15) business days,

The contact details of the Nodal Officer are as follows:

Name: Mr. Rajesh Khanchandani

Designation: Vice President

Address: Skilworth technologies private limited, New No 51, Chaitanya ‘Exotica’, 9<sup>th</sup> floor, Venkatanarayana road, T.Nagar, Chennai, 600017

Contact: 044-46059523

Email: nodal.officer@bijlipay.co.in

**Level 5** – The customer not satisfied with the outcome of resolution from the Nodal Officer within thirty (30) business days may approach the Ombudsman for Digital Transactions and complaint against the deficiency in the service rendered by Bijlipay. The contact details and procedure for approaching the Digital Ombudsman can be referred to here: <https://cms.rbi.org.in/>

Depicted below is Bijlipay’s typical escalation matrix:

Escalation level	Team / In charge	Designation	E-Mail ID	Contact Details
Level 1	Customer Support Agent	Executives	<a href="mailto:service@bijlipay.co.in">service@bijlipay.co.in</a>	18004200235
Level 2	Mr. Dhana Sekhar	Asst. Manager	<a href="mailto:service.head@bijlipay.co.in">service.head@bijlipay.co.in</a>	044-46059509
Level 3	Mr. Lokeswara Rao	Manager	<a href="mailto:service.head@bijlipay.co.in">service.head@bijlipay.co.in</a>	044-46059509
Level 4	Mr. Rajesh Khanchandani	Nodal Officer/ VP & Head	<a href="mailto:nodal.officer@bijlipay.co.in">nodal.officer@bijlipay.co.i n</a>	044-46059523

### **4.3. Complaints review and analysis**

The last phase of the grievance redressal mechanism is conducting a periodic review of the complaints received and analysing the same. The review and analysis will be conducted by the Customer Service (CS) committee and will include:

- Complaints received and resolved beyond the prescribed TAT;
- Reason for spike in a particular type of complaint;
- Number of complaints escalated – agent wise;
- Type of complaints escalated to Nodal officer / Digital Ombudsman; and
- Any deficiency in the manner the complaints are handled etc.

Basis the analysis, Bijlipay will make necessary changes to ensure similar issues do not occur again.

## **5. Maintenance of records**

Bijlipay will preserve and maintain all records pertaining to grievances received by the Company, as required under the applicable laws, which will include the following:

- Nature of grievances/ complaints received;
- Current status;
- Resolution provided; and
- Closure of the grievance.

## **6. Review of Policy**

The Company will periodically review and assess the Policy in light of any material changes in regulatory framework or for business or operational reasons and recommend changes, if any, to the Board. Any such updates/ changes to this Policy will be approved by the Board and communicated to the relevant customers/ staff/ stakeholders.