

# Grievance Redressal Policy

## 1. Introduction

Dhruva Capital Services Limited (“the Company”), a Non-Banking Financial Company (NBFC), is committed to providing transparent, fair, and customer-centric financial services.

The Company offers digital lending services through its platform **NeoMoney** (mobile application and website).

**All loans are sanctioned and disbursed solely by Dhruva Capital Services Limited. NeoMoney acts only as a digital platform facilitating loan origination and servicing.**

This policy is framed in accordance with:

- RBI Digital Lending Guidelines
  - RBI Fair Practices Code for NBFCs
  - RBI Integrated Ombudsman Scheme
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## 2. Objective

- To ensure prompt and fair handling of customer grievances
  - To establish a structured grievance redressal mechanism
  - To enhance customer trust through transparency
  - To ensure full compliance with RBI regulations
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## 3. Scope

This policy applies to all lending-related services offered by the Company through:

- NeoMoney Mobile Application
  - NeoMoney Website (<https://neomoney.app/>)
  - Any authorized Lending Service Providers (LSPs), if applicable
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## 4. Grievance Redressal Mechanism

### 4.1 Level 1 – Customer Support

Customers may register complaints through:

- Call: +91 3365211211
- Email: support@neomoney.app
- Website: <https://neomoney.app/contact>

#### **Turnaround Time (TAT):**

- Acknowledgement: Within 48 hours
  - Resolution: Within 5 working days
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### 4.2 Level 2 – Grievance Redressal Officer (GRO)

If the complaint is not resolved satisfactorily or within the above timeline, customers may escalate to:

#### **For Dhruva Capital Services Limited (Lender):**

**Name:** Ramesh Kumar Pandey

**Email:** grievance@dhruvacapital.com

**Working Hours:** Monday to Friday, 10:00 AM to 6:00 PM

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#### **For NeoMoney Platform:**

**Name:** Bishwajit Ghosh

**Email:** grievance@neomoney.app

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#### **TAT for GRO Level:**

- Resolution within 7 working days from receipt
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### 4.3 Level 3 – RBI Ombudsman

If the complaint is not resolved within **30 days**, the customer may approach the:

RBI Integrated Ombudsman Scheme

- Website: <https://cms.rbi.org.in>
  - Toll-Free Number: 14448
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## 5. Important Regulatory Disclosure

- Dhruva Capital Services Limited is the **sole lender** for all loans.
  - NeoMoney is **not a lender** and does not make credit decisions.
  - Customers are advised not to share sensitive information with unauthorized persons.
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## 6. Complaint Recording & Monitoring

- All complaints are recorded in a centralized system
  - Complaints are tracked based on category, severity, and turnaround time
  - Periodic reports are reviewed by senior management
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## 7. Responsibilities of Grievance Redressal Officer

The GRO shall:

- Ensure timely acknowledgement and resolution
  - Monitor complaint trends and systemic issues
  - Escalate critical matters to senior management
  - Ensure compliance with RBI norms
  - Maintain proper documentation and audit trails
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## 8. Customer Rights

Customers have the right to:

- Fair and transparent treatment
  - Timely grievance resolution
  - Escalation to higher authorities
  - Approach RBI if dissatisfied
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## 9. Review & Policy Updates

This policy will be reviewed:

- At least annually
- Or as per regulatory changes issued by RBI

Updated versions will be published on:

- <https://www.dhruvacapital.com/>
  - <https://neomoney.app/>
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## 10. Public Disclosure

As per RBI requirements:

- GRO details are prominently displayed on website and app
- Grievance process is easily accessible
- Escalation matrix is clearly defined