

# Customer Grievance Redressal Mechanism

## INTRODUCTION

This is to inform that all the endeavors are taken by BigWin Infotech Private Limited (termed as “Company”, hereafter) on behalf of PaisaDukan (termed as “Platform”, hereafter) to give the borrower and lender (collectively referred to as “Participants”, hereafter) the best services to avoid any grievances, the Participants are informed that they can record their grievances, if any, in writing or verbally. Participants are required to adhere to the below mentioned step wise mechanism for escalating their complaints.

We are committed to serve our valued customers in order to ensure smooth sailing through our platform. However, there can be some situations wherein some issues are out of the scope of our services and/or the grievance can be of a situation which cannot be addressed. This document seeks to address all these issues and provide a customer grievance redressal mechanism for all the scenarios.

## IMPORTANT CONDITIONS FOR A REQUEST TO QUALIFY AS GRIEVANCE

All complaints or grievances addressed to the Company shall have to comply with the following conditions:

- All grievances which will be received by mail shall be sent from a registered email id of the Participant, and should be same as recorded on the Company’s database.
- The Participant should specifically write his/her Permanent Account Number (PAN) and registered mobile number, in the grievance.
- The grievances shall have the Transaction ID if the grievance is indicating any specific transaction carried out on PaisaDukan platform.
- Grievances of anonymous nature would not be entertained by PaisaDukan.

## RESOLUTION OF GRIEVANCES

- PaisaDukan is committed to acknowledge any grievance through email/letters quickly after the receipt of the same. A complaint number shall be issued in correspondence of the same.
- If the grievance is received by phone, the Participant will be issued a complaint reference number in correspondence of the same.

The Participant can approach any of the below mentioned service touch points to register any complaint/grievance:

- **Phone**

The Participant can call our helpline number +91-22-49298989 or toll free number 18001024929 between 09:30 a.m. to 06:30 p.m. from Monday through Saturday, except public holidays.

- **Email**

Participants can write to us at [helpdesk@paisadukan.com](mailto:helpdesk@paisadukan.com) for complaints related to the Company and any operations performed within the purview of what has been termed as “Operations” in Terms and Conditions.

- **Letter**

Participants can write to us at:

Customer Service Manager

BigWin Infotech Private Limited

112/113, Udyog Bhawan, Sonawala Road

Goregaon East, Mumbai - 400063

## MECHANISM TO HANDLE GRIEVANCES (ESCALATION MATRIX)

### i. PRIMARY LEVEL



### ii. SECONDARY LEVEL

If the Participant is not satisfied with the resolution received or if the Participant does not hear from us in 30 (thirty) days, then he may escalate his grievance to the regulator at the below address:

Reserve Bank of India  
Customer Education and Protection Department, RBI  
C/O, Shri Ashok Narain  
Chief General Manager  
Consumer Education and Protection Department  
Reserve Bank of India  
1st Floor, Amar Building  
Sir P.M. Road,  
Mumbai - 400 001