True Credits Private Limited

Customer Grievance Redressal Policy

Document Number: TC-CGRP

(This policy was reviewed and approved by the Board of Directors on 12 August 2026.)

Document Details

Particulars	Details
Title	Customer Grievance Redressal Policy
Version	V0.9
Classification	Public
Release Date	September 27, 2017
Description	To address the grievances of the customers in an effective and efficient manner.
Latest Review Date	12 August 2026
Custodian	Customer Experience
Approved/Reviewed By	Board
Owner	Customer Experience Team

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1. Introduction

In this competitive market scenario, it is imperative for True Credits (TC' or the 'Company') to have a robust mechanism in place to resolve/address customer complaints. TC aims to provide the highest quality of customer service to ensure continued customer satisfaction, retention and sustained growth of business. This policy outlines a structured grievance redressal mechanism for TC to have an ongoing and focused approach towards customer service and operationalize a mechanism for effective redressal of customer grievances.

2. Objective

As a service organization, it is our primary responsibility to focus on Customer service and satisfaction. This document details the policy of redressal of customer complaints. The key objective of this policy is to ensure the following:
All concerns/complaints raised by Customers are resolved in an effective and timely manner, leading to their satisfaction.
Through Customers' feedback, we are able to improve our processes and products.
In an event that the Customer is not satisfied with the resolution provided to him, he can escalate the issue to a higher level in the organization.

This document aims to describe internal policy for handling Customer complaints. It describes various channels for lodging the complaint, obtaining solutions from the department concerned, and responding to customers with the solution within the committed time.

The Company shall treat all the customers fairly and without bias. The Company shall not discriminate against physically/visually challenged customers.

2.1 Complaint:

Complaint is an expression of dissatisfaction or resentment either in the form of a representation or allegation made in writing or through electronic means or over phone, containing a grievance alleging deficiency in:

- services, products, policies of True Credits Private Limited,
- services provided by the outsourcing agencies engaged by True Credits for providing service to the customers of True Credits,
- employee's behavior,
- to deal with FinTech/digital lending related complaints/issues raised by the borrowers,
- maintaining confidentiality/ protection of customer's personal (including sensitive personal information) and financial information.

A complaint is not a request for data modification or inquiry about loan products/schemes, interest rates or other requests which can be solved by Customer care.

2.2 Customer:

Customer means the person who has obtained the loan or finance facility from True Credits Private Limited.

2.3 Content / information in Complaints

While raising a complaint, each complaint should have the following information:

a) Customer's complete name.
b) Customer's complete correspondence address.
c) Loan ID.
d) Registered mobile number/Phone number.
e) E-mail address, if any.
f) Details of the complaint.
g) Documentary Proof, if required

3. Redressal mechanism for grievances raised:

Level 1 (i)	Call helpline number for general enquiries or complaints
	Phone: 0120-4001028 (Paid Number). Operational between 09:00 AM and 08:00 PM from Monday to Sunday, excluding national holidays.
Level 1(ii)	Register queries through App: Raise the concern on “TrueBalance” app under the “Help” Section
	First Response Time: Within 48 hours (2 working days)
	First Resolution Time: 3-5 working days
	If any case needs additional time, True Balance will inform the customers about the reason for delay and will provide the expected timelines for resolution of the issue.
Level 1(iii)	Email at ‘cs@truecredits.in”with registered mobile number
	First Response Time: Within 48 hours (2 working days)
	First Resolution Time: 3-5 working days
	If any case needs additional time, True Balance will inform the customers about the reason for delay and will provide the expected timelines for resolution of the issue.
Level 1(iv)	Postal (through letter)
	Customer Care Department, True Credits Private Limited, Huda City Centre Metro Station, 5th floor, Sector - 29, Gurgaon, Haryana 122001, India.
Level 1(v)	Complaint in Person
	True Credits Private Limited, Huda City Centre Metro Station, 5th floor, Sector - 29, Gurgaon, Haryana 122001, India
Level 2	If the customer's issue is not resolved even after contacting various complaint resolution channels or in the timelines mentioned above or if the customer is not satisfied with the response, he/she can reach out to.
	Nodal Officer – Ms. Aisha Tahseen
	Email: grievance@truecredits.in Contact No. 7042137458 (Timings: 09:30 AM to 6:00 PM)
	First response time: 2 working days
	Resolution time: Less than 30 days
Level 3	A customer not satisfied with the response at Level 2, can further escalate the matter/query/complaints to Level 3 -
	Principal Nodal Officer/Grievance Redressal Officer: Ms. Anjali Kapoor
	Email: nodalofficer.cg@truecredits.in
	Contact No. 8448746579 (Timings: 09:30 AM to 6:00 PM)
	Address: True Credits Private Limited, Huda City Centre Metro Station, 5th floor, sector - 29, Gurgaon, Haryana 122001, India

	First response time: 5 working days
	Resolution time: Less than 30 days
Level 4 (RBI Ombudsman)	If the customer is not satisfied with the resolution received or if the customer does not hear from the Company within 1 (one) month he/she may reach to Level 4: The customer can approach the RBI Ombudsman for redressal of any deficiency in service by the Company in the following circumstances: a. The complaint was rejected wholly or Partly by the Company, and the customer is not satisfied with the reply; or b. The customer had not received any reply within 30 days after filing the Complaint.
	Complaints can be filed online on https://cms.rbi.org.in Email : crpc@rbi.org.in; In physical mode : Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the prescribed format. Toll-free number – 14448 (9:30 am to 5:15 pm).

4. Tracking Complaints

Complaint Ticket	The customer will be given an acknowledgement/ticket bearing a reference number for all future communication around the complaint, within 1 working day.
	All customer complaints received through digital channels will be acknowledged through email.
	An automated system will be devised to record digitally the customer complaints received through multiple channels, which will also be accessible to monitor and update the status of the complaint. Each of these complaints will be assigned a unique tracking number which will be shared with the customer for future reference and monitoring purposes. Note – escalations without a complaint reference number will not be treated as complaints.
	The team members concerned handling the complaint should make reasonable attempts to reach the customer to provide a solution to his/her complaint, preferably in the mode the complaint was received.
Complaints Archiving	After the resolution is provided to the customer, the department concerned shall update the status of these complaints as closed in the system. These complaints are reflected in a closed complaints bucket which can be re-examined at any point of time, as and when required.

4.1 Compensation to customers for delayed/rectification of credit Information

Complainants shall be entitled to a compensation of ₹100 per calendar day if their complaint is not resolved within a period of thirty (30) calendar days from the date of the initial filing of the complaint by the complainant with the TC/CIC.

TC shall pay compensation to the complainant if it has failed to send updated credit information to the CICs by making an appropriate correction or addition or otherwise within twenty-one (21) calendar days of being informed by the complainant or a CIC.

The compensation amount shall be credited to the bank account of the complainant within five (5) working days of the resolution of the complaint.

These guidelines have been applicable since April 25, 2024.

5. Supervision And Reporting

5.1 Reporting:

There are complaints about MIS and reporting in place. This report serves as an input for other analysis, for periodical review.

5.2 Supervision:

The Summary of the Customer Grievance Report/Statement of Complaints along with its Status Report indicating the actions taken for resolution of the complaints, shall be placed before the Board of Directors for their review on a quarterly basis.

The complaints are to be analyzed on below parameters
to identify customer service areas in which the complaints are frequently received;
to identify frequent source of complaint;
to identify systemic deficiencies; and
for initiating appropriate action to make the grievance redressal mechanism more effective

The report/statement of complaints shall contain information, namely,

total number of complaints received, disposed off and pending with reasons thereof during the quarter received from all channels including CPGRAMS, Company own platform/CMS etc.
number of cases where appeals have been filed
Turn Around Time (TAT) taken for grievance resolution and
cases in which timelines, whether regulatory or internal, have not been adhered to , which will be placed before the Board for information/guidance.

6. Policy Review

The Policy shall be reviewed at yearly intervals or as and when considered necessary by the Board or Customer Service Committee of the Board.

Annexure A

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To

The Ombudsman

Madam/Sir,

Sub: Complaint against ....(place of Regulated Entity's branch or office) of ....(name of the Regulated Entity)

Details of the complaint:

1. Name of the complainant ....
2. Age (years).............
3. Gender...................
4. Full address of the complainant ....

....

....

Pin Code ....

Phone No. (if available)................

Mobile Number. ....

E-mail (if available) ....

5. Complaint against (Name and full address of the branch or office of the Regulated Entity) ....

....

Pin Code ....

6. Nature of relationship/account number (if any) with the Regulated Entity

....

7. Transaction date and details, if available

....

(a) Date of complaint already made by the complainant to the Regulated Entity

(*Please enclose a copy of the* complaint)

....

(b) Whether any reminder was sent by the complainant? Yes/No

(Please enclose a copy of the reminder)

....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration[11]?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

....

10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

....

....

....

....

....

[11] **Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No
(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

....

....

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs...

....

14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We …………….. hereby nominate Shri/Smt.…………………………………………….. as my/our authorised representative whose contact details are as below:

Full Address ………………………………………………………………………………..

…………………………………………………………………………………………………

…………………………………………………………………………………………………

Pin Code ……………...……………..

Phone No:…………………...………..

Mobile Number. ……………………..

E-mail …………………………...………

(Signature of the Complainant)