
CUSTOMER GRIEVANCE REDRESSAL POLICY

**SKILWORTH TECHNOLOGIES PRIVATE LIMITED
(STPL)**



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Document Review & Approval

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This Policy is Approved by STPL board of directors

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1. Introduction

Skilworth Technologies Private Limited (“Bijlipay” or “the Company”) is an end-to-end payment solutions provider offering Payment Aggregator–Physical (“PA-P”) services and related ancillary solutions. Pursuant to the Reserve Bank of India’s *Master Direction on Regulation of Payment Aggregators* issued on September 15, 2025 (“PA Master Direction”), PA-P activities are now fully regulated, requiring authorisation from the RBI and compliance with prescribed norms. Accordingly, Bijlipay is in the process of seeking RBI authorisation to continue its PA-P business.

Bijlipay believes that User satisfaction is of utmost importance in the service industry. Hence, to deliver a high level of User satisfaction, Bijlipay is committed to have a quick and efficient grievance redressal mechanism to resolve User concerns/ complaints in a hassle-free and time-bound manner. For the purpose of this framework, the term ‘User’ include both Merchants onboarded by the Company and the end-users availing services through such Merchants.

Bijlipay operates in accordance with the directive outlined in the following circulars, in this regard:

- Master Direction on Regulation of Payment Aggregator (PA);
- Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems;
- Integrated Ombudsman Scheme, 2021; and
- Online Dispute Resolution (ODR) System for Digital Payments dated August 6, 2020*.

**Bijlipay integrates with the ODR platforms developed/operated by Acquiring banks to provide resolution to Merchants/ Customers.*

In accordance with the said circulars, 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 Users and minimizing the reoccurrence of similar issues in future.

To ensure that Users 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. Users can further escalate to Nodal officer directly if the complaint is not resolved within the TAT.

Additionally, Bijlipay has displayed customer grievance mechanism prominently in **English, Hindi and the regional language** in all its offices, branches and places where the business is transacted in such a manner that a person visiting the office or branch has adequate knowledge of the mechanism.

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”** means the end-user of the services provided by the Merchants.
- c) **“Merchant”** means an individual or legal entity(ies) with whom Bijlipay has entered into a contract (Merchant Agreement) for the purpose of providing payment solutions/services offline.
- d) **“User”** includes both Merchants onboarded by Bijlipay and the end-users availing services through such Merchants.
- e) **“Complainant”** refers to any Customer availing the services of Bijlipay and raising the complaint due to dissatisfaction.

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 Users fairly and reasonably at all times;
- Developing a mechanism to address and resolve Users grievances effectively within the prescribed Turn-Around-Time (TAT);
- Enhancing User 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 User concerns/ complaints efficiently.

4.1 Registration and acknowledgement of Complaints/ Grievances

4.1.1 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 assists the User in registering the complaint.
- b) E-mail** - User may write to service@bijlipay.co.in mentioning all the required details for lodging the complaint.
- c) Letter** - Users may also choose to raise the grievance by writing to the following address: Bijlipay - Skilworth Technologies Pvt. Ltd.
Chaitanya “EXOTICA” 9th Floor,
New No 51, Venkatnarayana Road, T. Nagar,
Chennai, Tamil Nadu 600017
- d) Website** - <https://www.bijlipay.co.in/contact-us.php>
- e) Mobile Application** - Bijlipay Vyapaar App

4.1.2 Required information for Complaint registration:

The User while lodging complaint must furnish the details as applicable:

- Contact Details (Name, Email, Phone, Address);
- Merchant ID / Terminal ID, if applicable.
- Transaction reference number/ relevant reference number.
- Date of Transaction.
- Amount of Transaction.
- Description of the Issue.
- Copies of supporting documents, wherever applicable; and
- Communication History (if any)

All grievances, regardless of the mode received, are recorded in a centralized ticketing system where all grievances are tracked. This system:

- Generates unique tickets for emails;
- Records calls and generate unique tickets for calls;
- Prioritises, categorises and assigns the complaint to the right team for resolution;
- Track turn-around-time (TAT); and
- Enables escalation where the complaint is unresolved within prescribed TAT.

4.2 Acknowledgement & Redressal of complaints/Grievance

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

- Date of receipt of complaint/grievance;
- Unique Ticket Number (UTN);
- 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(UTN).

In case the complaint received does not pertain to the intermediary, the complaint is 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 is transferred to each of such intermediary involved, provided however that resolution time does not exceed five (5) to seven (7) business days from the date of the receipt of the complaint from the complainant.

The complainant is provided with the facility to track the status of their complaint in real time using the UTN across all available channels (phone/email).

5. Escalation Matrix

Bijlipay implements a clearly defined escalation matrix to ensure that User grievances are addressed effectively and efficiently. In cases where a User does not receive a response within the stipulated timeframe or is not satisfied with the resolution provided at the initial level, the complaint may be escalated to the next level as outlined in the escalation matrix. Escalated cases are treated with the highest priority to ensure timely and satisfactory

resolution.

Escalation level	Team/In charge	Designation	E-Mail ID	Contact Details	TAT for Resolution
Level 1	Customer Support Agent	Executives	service@bijlipay.co.in	18004200235	Within 2 business days from the date of receipt of complaint
Level 2	Mr. Sathish	Asst. Manager	service.head@bijlipay.co.in	044-46059509	Within 2 business days from the date of receipt of complaint the Asst. Manager
Level 3	Mr. Lokeswara Rao	Manager	service.head@bijlipay.co.in	044-46059509	Within 3 business days from the date of receipt of complaint to Manager
Level 4	Mr. Rajesh Khanchandani	Nodal Officer/ VP & Head	nodal.officer@bijlipay.co.in	044-46059523	Within 5 business days from the date of receipt of complaint to VP & Head

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', 9th floor, Venkatanarayana road, T.Nagar,

Chennai, 600017

Contact: 044-46059523

Email: nodal.officer@bijlipay.co.in

6. Resolution and Closure Communication

Bijlipay endeavours to resolve the complaints within the period of 30 days. Upon resolution, the Complainant is informed of the action taken. In case of rejection, specific reasons are communicated. If further time is needed, an interim update is provided with the expected resolution timeline.

In case the complaint remains unresolved for 30 days or if the complainant is dissatisfied by the resolution provided by the Nodal Officer, the complainant may further escalate it to the RBI Ombudsman as per the RBI's Integrated Ombudsman Scheme 2021. The complainant may file the complaint online on the RBI's Complaint Management System (CMS) portal or through an email to <https://cms.rbi.org.in/>.

A grievance is 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
- d) 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.

7. 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 is conducted by the Customer Service (CS) committee and which includes:

- 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 makes necessary changes to ensure similar issues do not occur again.

8. Proposed timeline for disposal of complaints

Below is the indicative TAT for resolving User complaints/ grievances:

Type of Complaint	Proposed TAT for resolution* from the receipt of complaint
Registration / Onboarding	1 Business Day
Settlement not received	2 Business Days
Change the bank details	2 Business Days
Login related issued	1 Business Day
Changes in Merchant KYC	4 Business Days
Refund / return issues	2 Business Days
Failed transactions	2 Business Days
Chargeback#	3 Business Days
Discrepancies in MDR calculation	2 Business Days
Any operational issue with the POS Device (hardware malfunction, connectivity issue)	2 Business Days – Urban Cities 3 Business Days – Semi - Urban Cities 2 Business Days – Rural Cities
QR related queries	2 Business Days

*TAT may vary from case-to-case basis.

*In certain types of transactions, wherein there is a third-party dependency for final resolution, the TAT may be higher, but all complaints/ grievances are endeavored to be resolved within 30 days of being raised with Bijlipay.

*Incase the TAT is more than 3 business days, Bijlipay will send an interim response to the Users.

#Any chargeback leading to dispute/ arbitration are resolved as per the TATs prescribed by respective Card Network.

9. Maintenance of records

Bijlipay preserves and maintains all records pertaining to grievances received by the Company, as required under the applicable laws, which includes the following:

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

10. Review of Policy

Bijlipay periodically reviews and assesses 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 are approved by the Board and communicated to the relevant customers/ staff/ stakeholders.