



CREDITACCESS GRAMEEN LIMITED

CUSTOMER GRIEVANCE REDRESSAL POLICY

[Abstract](#)

This document provides details on the Customer Grievance redressal policy adopted by CreditAccess Grameen Limited

Revision History

Version	Author	Description of Changes	Release Date
1.0	Arun Kumar B	Initial draft for quality review.	06/01/2011
2.0	Arun Kumar B	Incorporated Additional scenarios as per direction of Board committee	08/02/2012
3.0	Nagananda Kumar K N	Few minor upgrade to the content	20/05/2016
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1.0	Arun Kumar B	Udaya Kumar	Suresh Krishna
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1 Introduction

A Grievance Redressal Cell (GRC) has been set up at the Head Office, which is responsible for ensuring that all customers' grievances are addressed. While the onus of addressing any customer queries and complaints lies with all employees of CreditAccess Grameen Limited, GRC shall be responsible for monitoring, tracking & reporting of all grievances received from customers. GRC team constitutes of vernacular team which attends to customer grievances and tracks the cases till closure. GRC Team also has regional representatives nominated from the RPC teams who attend to the customer grievance calls arriving to the Toll Free from the respective regions. This enables vernacular interaction support to the customers.

2 Scope & Responsibility

The grievance redressal process has been defined to address the grievances of all our customers as well as the general public. Attending to the enquiries and requests of our customers are also included under the scope of GRC. Staff members at all levels and Grievance Redressal Cell (GRC) are duty bound to address the concerns of our customers.

2.1 Procedure for raising of grievance

Channels available for customers to contact CreditAccess Grameen Limited for complaints/requests/queries

- Contact branch staff directly for resolution
- Drop complaint in suggestion/complaint box placed in branches
- Call Toll free number 1800 123 153 153
- Send an Email – yourvoice@cagrameen.in
- Write a letter to head office address mentioned in loan pass books

Any of our customers or any other person having any grievance against our staff or our services can take up the same with Kendra and/or Branch manager by raising the grievance during Kendra meetings, calling the branch manager, meeting branch manager at the branch or writing a complaint and dropping the same in the complaint/suggestion box kept in each branch.

If the aggrieved person is not satisfied with Kendra/Branch Manager's response or if the matter is of sensitive nature, she/he can call our Toll free Number 1800 123 153 153 or write an email to yourvoice@cagrameen.in or address a mail to

'Grievances Redressal Officer',
CreditAccess Grameen Limited,
#49, 46th Cross, 8th Block, Jayanagar,
Bangalore - 560070.

The toll-free number along with the communication address has been printed in the loan pass book issued to customers. Details of grievance redressal channels are also published on the company's website as well as displayed on the notice boards at branches and Head Office. It is also printed in the Kendra meeting minutes book which is used document the minutes of the Kendra meeting and kept with the Kendra Members. Also, information regarding the channels available for reporting grievances is communicated to all customers through Kendra announcements on quarterly basis.

3 Grievance Redressal Process at Branch Level

All field staff including the Branch Managers should adhere to the following process:

- i. When any of our customer contacts the branch directly with any “*case*” as mentioned in Annexure -1, the branch manager should make a note of the issue in a register maintained for this purpose. Simultaneously, the branch manager updates the details of the case in the online grievance redressal management system (GRM) which will generate a unique ticket number.
- ii. The issue can be addressed at branch level directly or raised to the concerned department for resolution. Tickets registered will be followed up by the central team for resolution and necessary support will be provided.
- iii. In case any issue cannot be resolved at branch level for whatsoever reason with in the stipulated time, it can be escalated to grievance redressal cell with all the details and Branch Manager’s comments regarding the member’s issue.

If the issue is not resolved by concerned department for whatsoever reason with in the stipulated time, it needs to be escalated by branch to grievance redressal cell in the online grievance redressal management system(GRM). Grievance redressal cell will follow its escalation process as mentioned in Annexure 3.

All issues (queries, requests and complaints) raised by customers are to be shared by the branch to the respective Area Manager & Regional Manager on a weekly basis on every Monday.

3.1 Complaints received through complaint box

- i. Every branch will have a complaint box where customers can raise their complaints when they visit the branch. The complaint box has to be clearly visible in the branch.
- ii. Safe custody of the complaint box is the responsibility of the branch manager.
- iii. The complaint box should be opened only in the presence of the Area Manager.
- iv. Each complaint box placed in a branch should be opened at least once every 15 days.
- v. The date of opening of the complaint box is to be noted in a register. The next date of opening should be within 15 working days of the previous opening date.
- vi. All complaints received through the complaint box are to be scanned & directly sent via e-mail to yourvoice@cagrameen.in as well as through regular post to the grievance redressal cell at Head Office. Grievance redressal cell shall follow the normal process explained below to address the complaint.

4 Process followed at Grievance Redressal Cell (GRC)

- i. The toll-free number are accessible during the working hours for grievance redressal and any queries, requests or complaints raised by customers will be documented to provide appropriate resolution.
- ii. When a customer calls the toll-free number, she/he is first verified by confirming her/his name, contact details, member ID, Kendra Name/ID No, Branch Name, and her/his base location. A ticket is registered to capture the grievance in the online GRM.
- iii. Post the registration of ticket, additional information about the member/s are obtained by the GRC from the system, branch as well as the concerned department. The case is then diagnosed to determine the root cause of the grievance and further classification/determination of TAT. The turnaround time (TAT) for resolution of customer issues shall depend on the nature of the issue raised.

- iv. When an issue is received by concerned department from GRC, they need to respond within 3 working days with the resolution TAT based on the nature of the grievance. If there is no response within 3 working days, GRC team will follow the response TAT escalation matrix (Annexure 3-A) to escalate the matter to the next levels.
- v. The TAT provided by the concerned department will be reviewed by the GRC and then communicated to the customer/complainant.
Note: In case of insurance claim related issues where documents are pending from the claimant/Nominee, the TAT will be considered from the date of receipt of all the relevant documents by the Insurance Department.
- vi. GRC will follow up with the concerned departments for resolution of the grievance within the committed TAT. If any case is not resolved within the above specified TAT, GRC team will follow the response TAT escalation matrix (Annexure 3-B) to escalate the matter to the next levels.
- vii. Once the case is resolved, the concerned department will interact with the complainant and confirm the resolution based on the consent of the customer. Further, they communicate regarding the closure to the GRC team. GRC team will update the closure on the online GRM.
- viii. If the resolution is not fully/ partially in favour of the customer/complainant, the case has to be referred to the Internal Ombudsman (as per the RBI IO scheme guidelines, ANNEXURE-4).
 - a) All such complaints will be examined by the Internal Ombudsman based on records available with CreditAccess Grameen Limited including any documents submitted by the complainant, resolution remarks and related documents furnished by the concerned department.
 - b) The Internal Ombudsman may interact with the concerned functionaries/departments and seek any additional record/document available with them in connection with the complaint.
 - c) The Internal Ombudsman may also seek additional information from the customer/complainant through the company.
 - d) In case the Internal Ombudsman disagrees with the resolution provided by the concerned department, he will recommend the revised resolution as per his findings and analysis.
 - e) The concerned department will either implement the recommended resolution or in exceptional cases where the recommendations cannot be complied with, will take approval from the MD&CEO and go ahead with the planned resolution. The concerned department will then interact with the complainant and confirm the resolution and based on the consent of the customer, communicate regarding the closure to the GRC team. GRC team will update the closure on the online grievance redressal management system(GRM).
 - f) Based on the above process, one of the below communications will be made during the closure interaction with the customer.
 - i. The case has been examined and upheld by IO.
 - ii. The case has been examined by IO, however the company is upholding its original resolution overruling the IO's recommendation.
 - g) The entire process has to be completed within 10 days from the point of escalation to IO and within 30 days from the receipt of the complaint.
- ix. All the closed cases will be verified by the GRC team again by directly interacting with the complainant and taking a confirmation of the closure and marked as verified in the online grievance redressal management system (GRM).

4.1 Escalation channel

Any customer not satisfied with the resolution provided to her has the option of escalating complaints to the Managing Director by writing to him at the registered office address – CreditAccess Grameen Limited, #49, 46th Cross, 8th Block, Jayanagar, Bangalore - 560070. The escalation channel is provided to the customer/complainant at the time of closure of each case.

For customers in Karnataka, there is an option of escalating the complaint to the ombudsman appointed by Association of Karnataka Microfinance Institutions (AKMI).

Contact details of AKMI Ombudsman:

The Ombudsman

Association of Karnataka Microfinance Institutions (AKMI)

3, 1st Floor, 1st Main, 1st Cross Kodgehalli Main Road,
Bhadrapa Layout, Nagashettihalli, Bengaluru-560094

Email: info@akmi.in

AKMI Toll Free: 1800-425-5654

For customers in other states, the escalation channel will be MFIN's (Microfinance Institutions Network) ombudsman channel.

Contact details of MFIN Ombudsman:

Grievance Redressal Officer

Microfinance Institutions Network (MFIN)

403 - 404, 4th floor,
Emaar Palms Spring Plaza,
Golf Course Road, Sector-54
Gurgaon-122003, Haryana

MFIN Toll Free: 1800-102-1080

IF the complainant is not satisfied with the resolution provided by the company, the complainant can also approach the RBI Ombudsman for redressal along with complete details.

Address and Area of Operation of RBI’s NBFC Ombudsman:

Sl. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	C/o Reserve Bank of India Sansad Marg, New Delhi - 110001 STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19	Delhi, Uttar Pradesh, Uttarakand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

4.2 Anonymous Calls received at grievance cell

For anonymous calls received at the toll-free number, the nature of the call is to be determined first. In case the call was wrongly addressed to Credit Access Grameen Limited, the case shall get noted as a query received incorrectly and closed upfront.

In case the call is of a serious nature where the complainant wishes to remain anonymous and raises a serious complaint either regarding a Credit Access Grameen Limited employee or regarding a service provided by Credit Access Grameen Limited, the nature of case is written down in the complaint register maintained at grievance cell along with the location of caller, branch (if available) and employee name/nature of service.

An investigation needs to be carried out regarding the call by the grievance cell. If the matter is extremely sensitive & personal in nature, then a field visit by the grievance cell officer or a senior officer from head office or regional office needs to be arranged to determine the facts of the case first hand. The concerned branch must not be involved in the investigation process.

On completion of the field visit, a report is submitted to the grievance redressal officer as well as MD&CEO regarding the facts of the case and recommended steps to resolve the issue. The grievance redressal officer with the approval of MD&CEO shall take action based on the report.

In case the facts are not complete in the report, a subsequent visit may be organized depending on the seriousness of the issue.

5 Reporting

GRC shall submit the following periodical reports:

1. Weekly/Monthly Reports on the status on number of grievances received, resolved and pending to Senior Management and MD & CEO.
2. Quarterly reports with a detail analysis of grievances received, resolved and pending to the SRC Committee.
3. All complaints pending beyond 3 months shall be highlighted to the SRC committee in the quarterly report.
4. Internal Ombudsman will submit reports on cases referred to him/her and his/her analysis on the overall complaints received by the company to the board on quarterly basis as per the formats prescribed by the board.
5. Internal Ombudsman will also submit reports to the RBI as per the prescribed formats in the intervals defined by the RBI.

6 Annexures

6.1 Annexure – 1 - Case Type and Category

A. Case Type to be recorded for tracking purposes can be one of the following three:

1. **Query** – is defined as any communication from the customers for the primary purpose of requesting information about CreditAccess Grameen Limited and/or its services.

Examples: Clarification on

- interest rate offered,
- repayment amount,
- Eligibility for loan etc.

2. **Request** – A "Request" is defined as any communication from a customer to CreditAccess Grameen Limited soliciting a service such as a change or modification in the policy.

Examples:

- Request for moratorium on her existing loan
- Fresh emergency loan,
- Higher loan amount,
- Personal Loan,
- Insurance claim request, etc.

3. **Grievance/Complaint:** A "Grievance/Complaint" is defined as any communication from our customer to CreditAccess Grameen Limited that expresses dissatisfaction about an action or lack of action, about the standard of service/deficiency of service of CreditAccess Grameen Limited and/or any intermediary or asks for remedial action.

Examples:

- Customer raising an issue regarding a request not addressed on time.
- inappropriate behaviour by any CreditAccess Grameen Limited staff
- Harassment of customer regarding repayment
- non-disbursal of an emergency loan on time, etc.

A. Examples of category to be recorded for each case received:

Case Type	Category	Explanation
Query	Branch related query	Any query pertaining to branch address, timings, phone number, staff name, etc.
	Loan related query	Any query pertaining to loan amount, installment to be paid, interest rate, etc.
Request	Insurance settlement request	Claim for settlement made by customer or on her behalf.
	Loan request	Request for issuance of loan. This can be fresh loan, water & sanitation loan, emergency loan or renewal loan.
	Kendra transfer request	Request for transfer to another Kendra either due to issues with other group members or because of shifting, etc.
	Other benefit request	Any request regarding additional services or new requirements like savings, pension, education loan, training, etc.
Grievance/ Complaint	Staff behaviour related issue	Any issue with behaviour of CreditAccess Grameen Limited staff which is not acceptable. Eg: Coming late to the Kendra meeting, use of improper language, etc.
	Coercive collection by staff	Any issue where members allege that they are being harassed or coerced while collection of dues.
	Wrong amount collected	Issue with amount collected by staff
	Member joining related issue	Issues faced while joining e.g: Timely completion of CGT, Problems in filling KYC
	Kendra meeting related issue	Issues with timely conducting of meetings, rescheduling of days and time, rules being followed etc.
	Insurance not settled	Any issues which pertain to insurance claims and settlement.
	Loan not disbursed	Complaint from customer that loan has not been disbursed to her.

6.2 Annexure 2 – Grievance Tracker Format

Sl.No	Name of member	Member ID	Ref. No	Kendra Name	Contact Number	Branch Name	Case Type	Category	Date of raising Issue	Description of the issue(s)	Responsibility	Resolution remarks	Case Status	Date of Resolution	Source

6.3 Annexure-3 - Escalation process

Table A: Escalation process (in case of no or delayed response from concerned department/staff)

Responsible	Timeline
Customer contacts CreditAccess Grameen Limited with Grievance	Day 0
Branch Manager / Grievance Executive	Day 0
Resolving Unit Team Manager (Area Manager or equivalent)	Day 0 to Day 3
Reporting Manager (Regional Manager or equivalent)	Day 4
General Manager / State Head / Head of the department	Day 5
CEO / MD	Day 7

Table B: Escalation process (in case the case is not resolved within TAT)

Responsible	Timeline
Customer contacts CreditAccess Grameen Limited with Grievance	Day 0
Branch Manager / Grievance Executive	Day 0
Resolving Unit Team Manager (Area Manager or equivalent)	Specified TAT* for the case
Reporting Manager (Regional Manager or equivalent)	1 Day beyond TAT
General Manager / State Head / Head of the department with copy to Grievance Redressal Officer	4 days beyond TAT
CEO / MD	7 days beyond TAT

* TAT is the turnaround time for any case, which needs to be provided by the concerned department or team member on receiving the case. In case the department does not respond, default TAT will be considered as 3 days (see table 1 above).

6.4 Annexure-4- RBI instructions relating to Internal Ombudsman (Attached)