



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
4.0	Nagananda Kumar K N	Added note on insurance TAT consideration in Section 4	29/01/2018
5.0	Nagananda Kumar K N	An update of policy to incorporate process upgrades and Internal Ombudsman scheme.	23/03/2022
6.0	Nagananda Kumar K N	Aligning in line with the provisions of Integrated Ombudsman Scheme by RBI, 2021	07/02/2023
7.0	Nagananda Kumar K N	Amendment related to Complaint box at branches and treatment of repeated complaints	19/01/2024
8.0	Arun Kumar B	Amendment to add availability of complaint register at branches	24/01/2025

Version	Author	Reviewed By	Approved By
1.0	Arun Kumar B	Udaya Kumar	Suresh Krishna
2.0	Arun Kumar B	Udaya Kumar	Suresh Krishna
3.0	Nagananda Kumar K N	Gururaj Rao	Udaya Kumar
4.0	Nagananda Kumar K N	Gururaj Rao	Udaya Kumar
5.0	Nagananda Kumar K N	CAO and MD & CEO	Board of Directors
6.0	Nagananda Kumar K N	CAO and MD & CEO	Board of Directors
7.0	Nagananda Kumar K N	CAO and MD	Board of Directors
8.0	Arun Kumar B (Principal Nodal Officer)	COO, CEO & MD	Board of Directors

Contents

1	Introduction.....	1
2	Scope & Responsibility	1
	2.1 Procedure for raising of grievance	1
3	Process followed at Grievance Redressal Cell (GRC)	2
	3.1 Escalation channel.....	3
	3.2 Anonymous Calls received at grievance cell.....	4
4	Reporting	4
5	Annexures	4
	5.1 Annexure – 1 - Case Type and Category	4
	5.2 Annexure 2 – Grievance Tracker Format.....	6
	5.3 Annexure-3 - Escalation process.....	6

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 team members with vernacular language capabilities, who shall attend 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 number 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

- 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
- File a written complaint in the "Complaint Register" at any of CreditAccess Grameen Limited (CA Grameen) branches

Any of our customers or any other person having any grievance against our staff or our services can take up the same by calling our Toll-free Number 1800 123 153 153 or write an email to yourvoice@cagrameen.in or address a mail to:

Grievances Redressal Officer (Principal Nodal Officer)

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

Grievances that are escalated to or directly reported to Grievance Redressal team at Head Office shall be resolved within a TAT of 30 days.

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 to document the minutes of the Kendra meeting and kept with the Kendra Members. Additionally, information regarding the channels available for reporting grievances is communicated to all customers through Kendra announcements on quarterly basis.

3 Process followed at Grievance Redressal Cell (GRC)

- i. The toll-free number is 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, GRC shall collect the caller's details and the concerned member details when the caller is not our member. A ticket is registered to capture the grievance in the online Grievance Redressal Management (GRM) system on immediate basis. An SMS will be shared to the contact number received from the complainant acknowledging the complaint with the ticket number for further reference.
- iii. For complaints received through other channels such as yourvoice email ID and written letter to Head Office, GRC team shall contact the complainant to get the necessary details verified to raise the ticket in the online GRM.
- iv. For complaints received through the complaint register available at branches, respective branch needs to send details of the complaint including the complainant's contact details to the GRC team in Head Office within 3 working days of receipt of the complaint. GRC team shall ensure that a ticket is raised and shall seek necessary details from concerned branch or the complainant for details of the issue.
- v. 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.
- vi. While registering the ticket, GRC shall check if any tickets by the same customer with same subject matter exists in the Grievance Redressal System and is marked closed in the last 15 days. If found, GRC shall create a reference to the same by mentioning the previous ticket ID, subject, resolution remarks in the new ticket being created and then continue with the resolution process.
- vii. 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.
- viii. 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.
- ix. 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.
- x. 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 once again interact with the complainant/concerned member and take confirmation regarding the resolution of the grievance and on confirmation of resolution in favour, update the closure on the online GRM. This closure call will be recorded and preserved along with the ticket for future reference.
- xi. 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 or 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.
- f) GRC team will once again interact with the complainant/concerned member and communicate regarding the resolution of the grievance and update the closure on the online GRM. This closure call will be recorded and preserved along with the ticket for future reference.
- g) 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.
- h) 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.
- i) An SMS will be shared to the contact number received from the complainant confirming the closure of the complaint.
- xii. A grievance register report [as per annexure-2] covering the grievances received from members of the branch will be shared to the branch by the GRC team on monthly basis before 10th of every month. The same will be printed and filed at the branch.

3.1 Escalation channel

If the resolution is not provided within 30 days from raising the grievance or if the complainant is not satisfied with the resolution provided to him/her, then he/she can escalate the same to:

1. **MFIN Grievance Redressal Cell:**

Grievance Redressal Cell
 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

2. **RBI - Ombudsman**

The Ombudsman
 Centralized Receipt and Processing Centre (CRPC)
 Reserve Bank of India,

Central Vista, Sector 17,
Chandigarh – 160 017
Email – crpc@rbi.org.in
Web: <https://cms.rbi.org.in>

3.2 Anonymous Calls received at grievance cell

For anonymous calls received at the toll-free number, the nature of the call shall be determined first. In case the call was wrongly addressed to CreditAccess 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 an employee or regarding a service provided by CreditAccess Grameen Limited, the nature of the case is recorded in the Grievance Redressal System along with the location of caller, branch (if available) and employee name/nature of service keeping the caller name anonymous.

An investigation will 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 shall 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 and CEO regarding the facts of the case and recommended steps to resolve the issue. The grievance redressal officer with the approval of MD or CEO shall take action based on the report.

4 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, MD and 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.

5 Annexures

5.1 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, instalment 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.

5.2 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

5.3 Annexure-3 - Escalation process

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

Responsible	Timeline (Working Days)
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 (Working Days)
Customer contacts CreditAccess Grameen Limited with Grievance	Day 0
Branch Manager / Grievance Executive	Day 0
Resolving Unit Team Manager (Area Manager or equivalent)	1 Day beyond Specified TAT* for the case
Reporting Manager (Regional Manager or equivalent)	3 Day beyond TAT
General Manager / State Head / Head of the department with copy to Grievance Redressal Officer	7 days beyond TAT
CEO / MD	10 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 assigned by the GRC Team which is less than or equal to 7 days.