



## Customer Grievance Redressal

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**SAIJA FINANCE PRIVATE LIMITED.**

(Non-Banking Microfinance Institution)

**Website : [www.saija.in](http://www.saija.in)**

## Saija Finance Private Limited

SFPL being a focused NBFC-MFI, empowerment & excellence service to under financed/non financed, clients is the most important tool for sustained organizational growth. Ever since inception, Client Satisfaction and Client Protection have been overarching principles in all our decisions, actions and programs. Over the years, steps have been taken to come out with a number of initiatives aimed at achieving high standards of service & client satisfaction through our branch network. As a focused Company, efficient and timely service to and satisfaction of our clients is our prime concern. We believe that providing prompt and efficient service is essential not only to increase outreach to more number of new households, but also to retain existing ones and to help them rise above social index..

Keeping the CPP at helm of our work culture we at SAIJA believe that,

### Customer has Right to be heard



- ❖ Our policy on complaint/grievance redressal is based on following five client protection principles:
  - ✓ All clients must be treated fairly at all times;
  - ✓ Complaints/Grievances raised by the clients must be dealt with courtesy and in time;
  - ✓ All clients are fully informed of the avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the Company to their complaints/grievances;
  - ✓ The Company will treat all complaints/grievances efficiently and fairly as they can damage the Company's reputation and microfinance operations, if handled otherwise.
  - ✓ The employees will work in good faith and without prejudice to the interests of the client.
- ❖ Reasons for Client's Complaints/Dissatisfaction/Grievances

The client complaint arises due to:

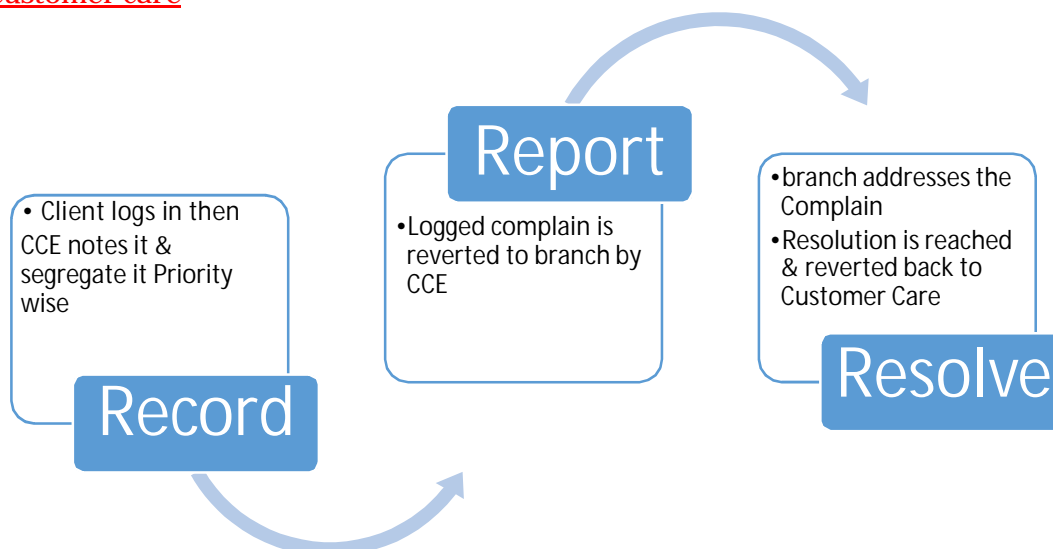
- ✓ The attitudinal aspects in dealing with clients
- ✓ Inadequacy of the functions/arrangements made available to the clients or gaps in standards of services expected and actual services rendered.

### Customer Grievance Redressal Mechanism

- Customer Grievance Redressal Cell has been set up in order to resolve the complaints of customer grievance at Branch office and Head Office levels.
- Branch office staffs & manager will act as first hand redressal officer at Branch office level to redress the Customer grievances, If the complains are lodged at field /branch.
- At Ho level dedicated customer care Executive handles the clients call on the dedicated customer care Toll Free Number – 18003456279, Contact Hour: 9:30 AM to 6:00 PM
- Detailed procedure to be followed with regard to customer grievance redressal, along with Head Office Address Telephone Number, etc. in vernacular language has been mentioned in loan card and is well communicated to all clients from time to time prior to disbursement & throughout repayment tenure.
- For member's and outsider's information GRM is well advertised, being displayed at each branch, a copy of customer grievance procedure has been already displayed in the Branch office along with FPC and also such details have been provided in vernacular language.
- Head Office Address, Field office manager name and telephone number are given in the Loan Repayment pass book card to communicate any grievance, complaints and any other matters of the members and their centers etc.
- If customers have grievances with regard to loan facility services provided by the organization, it will be resolved at branch office level as early as possible. In case, it is not resolved at branch office level, then appropriate action will be taken to resolve them at higher level based on their severity, and also with regard to loan facility, organization will resolve the customer grievances within 21 days from the date of complaints lodged.
- In case, if the problems or issues occur due to an external factor, or if the issues are beyond the control of the organization, then by understanding of such grievances/ complaints and based on its severity later on it will be decided, the amount of time that may be taken for resolving ,and that will be conveyed to member customers.
- On a daily basis the Customer Care Executive at Head Office will get the current status report of customer grievances from branch office. In case, any grievance remains pending in the given time, then Customer Grievance Redressal Executive at Head Office and Respective Concerned Higher authority would intervene and will give direction to the concerned person in branch to resolve them as early as possible.
- For any collection and service related complaints, customers are advised to contact their nearest SFPL Branch.

## Process

### Steps @ customer care



The client or his/her representative shall report to the Grievance Redressal Executive in case he/she has any equerries or complaint. She has to disclose the following things to the grievances Redressal Executive. Based on Priority complains are logged in specified format.

The grievance Redressal officers classify the complaint in the following categories/priority.

<u>Types of Complain/Grievances</u>	<u>Priority level</u>
<ul style="list-style-type: none"> <li>▪ <b>Product</b> <ul style="list-style-type: none"> <li>▪ Change in Repayment cycle</li> <li>▪ Inquiry of loan products/ service points</li> </ul> </li> </ul>	<p>Medium</p> <p>Medium</p>
<ul style="list-style-type: none"> <li>▪ <b>Transaction</b> <ul style="list-style-type: none"> <li>▪ Record keeping</li> <li>▪ Commission charged by leader</li> <li>▪ Acknowledgement receipt not provided/passbook not issued</li> <li>▪ Insurance settlement</li> </ul> </li> </ul>	<p>High</p> <p>High</p> <p>High</p> <p>High</p>
<ul style="list-style-type: none"> <li>▪ <b>Staff Behaviour</b> <ul style="list-style-type: none"> <li>▪ Ethical Behaviour Bribe and other issues</li> <li>▪ Poor Customer handling</li> </ul> </li> </ul>	<p>High</p> <p>High</p>
<ul style="list-style-type: none"> <li>▪ <b>Over indebtedness</b> <ul style="list-style-type: none"> <li>▪ Exclusion due to credit bureau</li> <li>▪ Credit bureau report showing due</li> </ul> </li> </ul>	<p>Low/Medium</p> <p>Low/Medium</p>
<ul style="list-style-type: none"> <li>▪ <b>Excess loan disbursement</b></li> </ul>	<p>High</p>
<ul style="list-style-type: none"> <li>▪ <b>Pricing and cost of loan</b> <ul style="list-style-type: none"> <li>▪ Interest rate</li> <li>▪ Initial amount required</li> </ul> </li> </ul>	<p>High</p> <p>High</p>
<ul style="list-style-type: none"> <li>▪ <b>Collection practices</b> <ul style="list-style-type: none"> <li>▪ Forced collection</li> <li>▪ Punctuality of the FE during collection</li> <li>▪ Demand for change in meeting location</li> </ul> </li> </ul>	<p>High</p> <p>High</p> <p>Medium</p>
<ul style="list-style-type: none"> <li>▪ <b>Sharing of personal and financial information</b> <ul style="list-style-type: none"> <li>▪ Return documents from branch on cancellation</li> </ul> </li> </ul>	<p>Medium</p>



Login Sheet

S. No.	Date of calling	Caller name	client name	Branch Name	Group Name	Client ID	Contact Details	Customer concern	Criticality	Status	Reason for Pending	Issue Resolved date	satisfaction Level	Remarks
1	3.03.2015	Rushi Devi		Hajipur	Som Mouu		776872014	The client has called to inform that the concerned FE Binitaji not reach the designated place on time.	low	Resolved			high	CONCERN STAFF INFORM OF SUPERVISOR AND AFTER INFORM MEMBER.

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Doc Type - Survey Report

- ✓ Upon receipt of the complaint the Grievances redressal Officer (Dedicated Customer care Executive) registers the complaint and speaks to relevant stake holders (FE, ABM, BOE, BM, UM, and RM) to enquire about the grievance raised by the complainant. If he/she finds the complaint genuine and need immediate redressal at next immediate level he/she mobilizes immediate support and ensures timely redressal of the complaint..

- ✓ Branch has a fixed time frame of 3 days to revert on it with action taken subsequent to the grievance/ Remarks. He mentions the remedial action against all grievances cases and marks each such case as

1. Resolved
2. Pending

Resolved cases are all those case which are resolved by immediate intervention of supervisory authorities at the field to the satisfaction of client.

A copy of the logged sheet duly updated by the grievance Redressal Executive goes to the top management every evening. The look at each and every complaint and appraise the Grievance Redressal Executive time to time.

Note: To register grievances with highest sincerity and if calls are missed, Customer care executive reverts on missed calls.

### ➤ Steps @ Branch

- ✓ Complain Box (keys to be with UM level)
- ✓ Complaint Registers (are provided in all the branches. Any written complaint is instantly and promptly noted and acknowledged by the Branch personnel by giving a complaint number)

While the above two are for access at the branch level, the customer care number provides clients direct access to the management at the corporate office at Patna.

Every branch is having an Internal “Clients Grievance Redressal Committee” comprising of UM, AM, BM and all FE of the Branch. This committee will meet every month during the last branch monitoring visit of the UM at the branch. The sole task of this Committee is to find out ways and means to render service to the satisfaction of the Clients. For this purpose, Committee during its meetings discusses in detail the strengths and deficiencies of the services presently rendered and take steps to improve it. UM ensures that minutes of this meeting is taken in the minute’s book of the branch.

To address the Clients Grievance - Complaint Registers and complain box and Customer care Executive’s mail intimated complains to be discussed and resolution status must be also communicated to HO.

- ✓ UMs during their Weekly Branch Monitoring must check the branch complaint/grievance book and during field visits Customer awareness needs to be checked about the Grievance Redressal Mechanism. Also Staffs to be provided with training to give weightage on the awareness with respect of Grievance Redressal Mechanism.

The Grievance Redressal Cell utilizes this functionality to the fullest. The recordings are transcribed and recorded in a register manually. This now becomes a database of issues that customers have complained about. The cell thereafter categorizes the data based on severity of the complaint. The most severe issues are highlighted to the senior management periodically. The management therefore becomes cognizant of issues plaguing their target clientele and the information therefore feeds into all strategic decisions that the management takes.

Customer care Executive calls on monthly basis goes to client to know the feedback and their satisfaction level of their resolution.

Grievance Evaluation and Escalation Official

Complaint & Grievance related to	Priority Level (H/M/L)	Escalation Level	Escalation	Description	Timeline to resolve
<ul style="list-style-type: none"> <li>✓ Product</li> <li>✓ Transaction</li> <li>✓ Staff Behavior</li> <li>✓ Over Indebtedness</li> </ul>		1	Customer care number/Email/FAX/Letter	Call/write to customer care if branch doesn't address the grievance	Within 3 working days after receiving complaint
<ul style="list-style-type: none"> <li>✓ Excess loan disbursement</li> <li>✓ Pricing &amp; Cost of loan</li> </ul>		2	Unit Manager	Call/write to Unit manager	Within 3 working days after receiving complaint
<ul style="list-style-type: none"> <li>✓ Collection practices</li> <li>✓ Sharing of personal &amp; financial information</li> </ul>		3	Head Commercial	Call or write to Head commercial	Within period of 7 working days after receiving complaint
<ul style="list-style-type: none"> <li>✓ Any other</li> </ul>		4	Zonal Officer	Call or write to Zonal Officer	Within period of 10 working days of complaint
		5	CMD	Write to CMD secretariat by mail/post @ CMD secretariat, 3 <sup>rd</sup> floor, Uma Complex, Fraser road, Patna-1  (If response is not satisfying & grievance exists)	CMD secretariat will respond within 10 days of receiving the communication

Additionally, there is a separate Grievance Redressal Committee, comprising of the CMD, Head-Commercial, Head-Operations and Head-Internal Audit, that meets every three months to review the complaints observed in the period and to ensure that there are no complaints that have gone unanswered or to which a satisfactory solution has not been provided. The Grievance Redressal Cell, in effect, therefore reports to the Grievance Redressal Committee at Head Office.

A summary of all such complaints are summarized and presented periodically in the board meeting so that they board can appraise and guide the management on best practices on grievances Redressal helps SFPL to be a customer centric organization.