

Note on Customer Grievance Mechanism-Sindhuja Microcredit Pvt Ltd.

The grievance redressal process should cover all aspects of the grievance handling mechanism and ensure that any grievance raised is handled as per this policy. Below is the macro level process to be followed for grievance redressal:

- Client records complaint through any of the channels/ modes
- Compliant is forwarded to branch or required department
- Complaint is addressed by branch/ required department

All grievances received through any direct/indirect channels need to be recorded and tracked till successful resolution. The records of all grievances should be maintained for future reference.

Below are the key steps to be followed:

- 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 will 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 Grievance Management system on immediate basis. Acknowledgement will be shared to the complainant acknowledging with the ticket number for further reference.
- iii. For complaints received through other channels such as email ID, written letter to Head Office etc, Grievance team will contact the complainant to get the necessary details.
- 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 Grievance team in Head Office within 3 working days of receipt of the complaint. Grievance team will ensure that a ticket is raised and will 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 Grievance team 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 will depend on the nature of the issue raised.
- vi. While registering the ticket, Grievance team will 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, Grievance Team will 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 Grievance Team, 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, Grievance team will follow the

response TAT escalation matrix (Annexure 10.2 Table A) to escalate the matter to the next levels.

viii. The TAT provided by the concerned department will be reviewed by the Grievance Team 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. Grievance Team 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, Grievance team will follow the response TAT escalation matrix (Annexure 10.2 Table 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 Grievance team. Grievance 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 grievance. This closure call will be recorded and preserved along with the ticket for future reference.

The Grievance Department may design a detailed process for based as per the above-mentioned macro level process guidelines which can be approved and reviewed by the CGM.

Escalation Channels for Customers

The following escalation channels are available to the customer in case the grievance remains unresolved or customer remains unsatisfied for 30 days after approaching Sindhujia through the above channels:

1	Sa-Dhan	<p>In case customer is not provided solution within 30 days or is unsatisfied with the resolution, then client may approach SA-Dhan and raise their complaint by calling at</p> <p style="text-align: center;">SA- Dhan Toll Free No.- 1800 121 1322</p> <p>Complaints received through this channel will be responded as per Sa- Dhan TAT.</p>
2	RBI	<p>1. RBI – Ombudsman</p> <p>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</p>

Any customer grievances/complaints or escalations forwarded by SA-Dhan or RBI has to be responded to the customer and to SA-Dhan/RBI on priority basis.

Categorization of Customer Grievances

Catego ries	Who Can Raise these	Descriptions
Querie s	Customers & Non- customers	Enquiries by customers/ non-customers seeking loan, loan application related enquiries, loan account related enquiries by customers seeking details w.r.t terms and conditions, instalment date and venue, outstanding balance, contact details of branch or staff, procedure to take loan, interest rate and EMI details.
Service Reque st	Customers	Request from existing customer/members for the following services: <ul style="list-style-type: none"> • Request for changing time/venue of meeting. • Request for time for delay in loan repayment. • Death claim intimation • Request for foreclosure of loan. • Request to re-issue loan passbook. • Updating of KYCs or other loan related documents
Compl aints	Customers/ Members	Call/request received from active customer/member will fall under complaint category if it is in context of following: <ul style="list-style-type: none"> • Excess interest rate charged from client. • Excessive charges levied from customer. • Delay in insurance claim settlement. • Unethical/coercive recovery practices. • Mis-selling or forced selling of third-party product. • Loan disbursed but money not transferred in account. • Loan documents not provided to client. • Receipts not given/loan card not updated after repayment. • Customer data not updated or incorrectly updated. • Cases of misuse of KYCs/ customer information/ receiving money from customers but not updating it in records etc. • Complaints related to duping of customers by external party on pretext of organization name.

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10.2) Escalation Process

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

S. n o	Responsible	Timeline
1	Grievance Receiver (Branch/ Tollfree/ Email/ Letter)	Day 0
2	Branch manager/Area manager/ Concerned department	Day 0
3	Divisional Head/Head of Concerned Department	Day 0 to Day 3
4	Regional manager/Head of Concerned Department	Day 4
5	Zonal manager/ Head of Concerned Department	Day 5
6	Business Head (JLG/MSME)/Head of Concerned Department	Day 6
7	CEO/MD	Day 7

Table B: Escalation process (when case is not resolved within specified TAT):

S . n o	Responsible	Timeline
1	Grievance Receiver (Branch/ Tollfree/ Email/ Letter)	Day 0
2	Branch Manager/ Area Manager/ Concerned department	Day 0
3	Resolving Manager (as per TAT)/Divisional Head/ Concerned Department	1 day beyond specified TAT* for the case
4	Regional Manager/ Head of Concerned Department	3 Days beyond TAT

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5	Zonal Manager/ Head of Concerned Department	5 Days beyond TAT
6	Business Head (JLG/MSME)/Head of Concerned Department	7 Days beyond TAT
6	CEO/MD	10 Days beyond TAT

*TAT is the turnaround time for any case, which needs to be provided by the concerned department over email within 3 days on receiving the case. In case the department does not respond, default TAT for resolution of grievance will be considered as 7 days or lesser.