

# **GRIEVANCE REDRESSAL MANUAL**



## **JAGARAN MICROFIN PRIVATE LIMITED**

**Version 1**

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## **GRIEVANCE REDRESSAL MANUAL**

### **1. OVERVIEW**

Prompt and efficient Customer Service is the key to success of any service organization. To maintain a consistent business growth, it is necessary to look at both, to widen the customer base and to retain the existing customers. We at JAGARAN aim to satisfy the Customers and delight them with our services. As any thriving organization faces, there are always some instances of complaint that arise. The policy aims to define the process that allows for us to deal with all such matters.

### **2. OBJECTIVE**

The policy document aims to minimize the instances of Customer Complaints through proper service delivery and review mechanism and to ensure prompt redressal of Customer's Grievances. The review mechanism would help in identifying shortcomings in product features and service delivery. Hence, the Policy's objective is.....

- To provide clients formal and informal channels for feedback and suggestions.
- To provide a formal grievance redressal mechanism for clients.
- To educate customers on grievance redressal mechanism.
- To ensure that clients are protected against fraud, deception or unethical practices.
- To handle/resolve complaints speedily and efficiently.
- To consistently assess the impact of services in order to serve clients better.

### **3. SCOPE**

The following document serves to provide the details of Grievance Redressal Mechanisms for customers and the procedure the employees at JAGARAN need to follow when such a complaint arises.

### **4. MODE OF COMPLAINTS**

Considering customer profile, their literacy level and vulnerability, JAGARAN has identified various channels of sourcing customer complaints proactively.

#### **4.1 Customer Enquiries / Complaints received at field**

Customers can submit their written or verbal enquiries / complaints to any Jagaran staff who meets them at any forum such as center meetings, CGTs, GRTs, exit interviews and center leader's meetings etc.

These enquiries / complaints shall be forwarded to Branch Manager /Assistant Branch Manager of the branch or Grievance Redressal Cell of H.O. if needed, for further follow up and resolution.

#### 4.2 Customer walk-ins at branches:

- a. Verbal Complaints – BM/ABM or RO will record the complaints and provides the solutions
- b. Written Complaints – Customer can obtain Complaint Form (Annexure-2/Annexure-3) and fill her complaint details (branch staff will assist if customer is not literate), all written complaint forms shall be sent to Grievance Redressal Cell of Head Office through post/courier. Branches should keep minimum 2 hard copies of customer complaint forms.

#### 4.3 Borrower Call-ins:

- a. Borrower calls to branch's phone number – BM/ABM or RO of the branch will record the complaint, does follow ups and provides the resolution

1. Customer calls to Grievance Redressal Cell Number – Helpdesk representatives will record the complaint, escalate to supervisors who can resolve problem and provides customer with solution. If the solution of the complain is not provided within 30 days the customer may escalate it to The Officer In charge , Regional Office, Department of Non- Banking Supervision, Reserve Bank Of India, 15 N.S.Road, Kolkata-700001.

#### 4.4 Internal Complaint Form:

Internal staff of Jagaran can use this form (Annexure-1) to raise a complaint on behalf of a customer and forward it to the Grievance Redressal Officer of the Head Office (for e.g. internal auditors can submit this form if they found any customer grievances during their customer meets) Grievance Redressal Officer shall investigate the issue and provides resolution to customer.

#### 4.5 Whistle Blower:

A Whistle blower is a Jagaran employee who gives complaint against a colleague who allegedly involved in prohibited activities and breaches code of conduct such as fraud, misappropriation of funds, unethical behavior, mistreatment of customers etc. In this regard, internal staff of Jagaran can call Grievance Redressal Cell and submit their complaint. Investigations will occur and appropriate actions will be taken. (Caller name will be kept confidential if requested). However, the caller should have enough evidence on correctness of the customer grievance and should avoid raising unrealistic complaints. A whistle blower reporting unrealistic complaints shall not be punished if the complaint was raised with good intention and if there enough grounds to suspect a colleague. A staff reporting unrealistic complaints with a bad intention/motivation is liable to receive a disciplinary action i.e. oral warning on first instance and a written warning in case of repetition.

#### 4.6 External Complaints:

Complaints received from (on behalf of customer or on the basis of public interest) general public & other stake holders such as Govt. agencies, RBI, police, lawyers, industry ombudsman (AKMI & MFIN etc) & social activists will also be recorded at either branch level or regional helpdesk level and provided with appropriate solutions. Hence, any staffs who receive complaints from such agencies should escalate them to Complaint Resolution Officer immediately.

## 5. COMPLAINT RESOLUTION PROCESS & DOCUMENTATION

a) Turn-around Time: - All complaints will be resolved within specified time at each level mentioned herein below:

- Branch level– BM/ABM & R.O. – 2 working days
- Head Office Level-Help Desk: - 3 working days
- Grievance Redressal Cell – 5 working days

b) Escalation:-

All complaints which are not resolved within 3 working days from receipt of customer complaint by BM/ABM or R.O. should be escalated to Grievance Redressal Officer of the Head Office. Grievance Redressal Officer should provide the resolution to customer within 5 working days from the receipt of the complaint. Any delays in this regard should be escalated to the MD of the company.

c) Assessing completeness of resolution: -

Repeated Complaints: - Each time a customer calls, there must be check to determine whether the call is regarding a new issue or a “follow up” call. Each personnel who receive the complaint must ensure that a follow up call can be traced back to the original call using the call reference number or the customer details. There must be immediate action and resolution sought in case of repeated complaints Cross Check.

## 6. INTERNAL PROCESS

All grievances will be segregated based on their severity and criticality. Severity here is defined as the intensity of loss to the customer and to the company. Grievances if necessary will be forwarded to concerned departments/Branch for further action.

In event when staff of Jagaran are in the field and have encountered an issue that a group of customers have forced them the staff should use the Internal Complaint form to send Grievance Redressal Cell. The grievances of the customers will be categorized in four levels based on their severity.

There is an example as stated below:

Issue	*Level 1	**Level 2	***Level 3	****Level 4
Fraud Cases	Yes			
Staff Misbehavior		Yes		
Service Delays or Service Defects			Yes	
Others				Yes

NOTE: This list will be amended as per need

\*LEVEL 1: Integrity Issues, Revenue loss, etc.

\*\*LEVEL 2: Disciplinary, Misbehavior concerns, etc.

\*\*\*LEVEL 3: Disbursements delays, loan application delays, center meeting delays, etc.

\*\*\*\*LEVEL 4: Others, such as Co-ordination concerns in customer's group, centre, meeting place, etc.

All levels of grievances will be treated equally with the same sense of urgency and speed. However the resolution given and the action taken might vary depending on the severity.

## 7. REPORTING & REVIEW MECHANISMS

Based on all the grievances and complaints collected via phone calls, walk-ins and mail-ins, the Grievance Redressal Cell is responsible to conduct data analysis, on trends / comparisons / other key matrices, and publish the reports to various levels of leadership teams for further action and review.

Monthly – Reports will be published to the Managing Director with relevant findings and analysis.

Quarterly – Reports will be published to Board of Directors.

## 8. ROLES & RESPONSIBILITIES

The following individuals and departments have onus when a complaint is raised.

**A) BM/ABM/RO:** These personnel are placed at the branch and are available for the customers to place their complaints directly through walk-ins or phone calls.

**B) Help Desk Representatives:** Head Office has a Help Desk Team that works from 10.00 am to 6:00 pm on week days. All complaints will be registered and resolved through phone. They will follow the grievance redressal escalation process, if the resolution is not found in the given time frame. Help Desk cell is also responsible for calling customers (who registered their complaints at branches) on random sample basis to cross-check on customer's satisfaction & timeliness of complaint resolution.

**C) Grievance Redressal Officer:** The GRO is responsible to ensure timely resolution of critical / unresolved issues which are escalated. For final escalation the GRO is responsible for submitting periodical reports on status of Customer grievances to the Regional/National Leadership Team and Board. Complaint Resolution Officer shall escalate all complaints which are unresolved after standard TAT to GM. The GM shall take up the complaint with concerned supervisor for immediate resolution.

**D) Human Resources:** When there is a proven fraud case or customer abuse case against an employee of Jagaran, this information has to be forwarded to the HR team so that further action can be taken. Audit Department: Audit officers, during their customer meets, shall check customer awareness level on grievance redressal process and advice branch accordingly. If there is any service defects or customer complaints found in the field should be informed to Grievance Redressal thru submitting Internal Complaint form.

## 9. STAFF TRAINING

- a) All field staff should be trained on their role in implementation of Grievance Redressal System for customers and implementation of Code of Conduct – Once in a year.

- b) All concerned Departments (e.g. Audit, HR, Vigilance etc) to be sensitized on their roles in implementation of GRP & CoC.
- c) Customer Care Representatives shall be trained fully once a year and should undergo quarterly refresher training.
- d) Basic training modules for new joiners shall include a session on grievance redressal mechanism.

## 10. CLIENT EDUCATION

Past experience shows that customers are not used to escalate their complaints beyond their direct interface i.e. field staff. Dealing with remote interface for getting their complaints resolved is still evolving and needs lots of efforts in bringing awareness among our customers. Customer education on grievance redressal procedure is now more essential. Hence, below are the steps to be taken to ensure all our customers are aware of their complaint resolution mechanism.

- a) A poster on Grievance Redressal Process will be displayed in all the branch offices preferably in local language.
- b) Our loan card / loan agreements will display helpline numbers.
- c) Compulsory Group Training (CGT) for new customers will include a section on Grievance Redressal Process (GRP), and CGT brochure will also prominently display helpline numbers with a section on GRP.
- d) A section on GRP will be included in Customer Refresher Training module to educate our existing customers
- e) Flip Card which covers details of complaint escalation matrix & customer instructions (Do's & Don'ts) will be distributed to all customers during center meeting
- f) Pouches which cover details of complaint escalation matrix & customer instructions (Do's & Don'ts) will be distributed to all new/repeat customers during loan disbursement
- g) A copy of Grievance Redressal Process will also be published in Jagaran's website [www.jagaranmf.com](http://www.jagaranmf.com) for the information of customers and other stake holders.

## 11. GRIEVANCE REDRESSAL PROCEDURE

Customers who wish to send in complaint/feedback over any issue can use the following channels within 9 am & 5 pm on working days.

LEVEL 1: Branch Manager /Asstt. Branch Manager/ Relationship Officer can call them at +91 – 8017523 XXX (Local Branch Mobile Number)

LEVEL 2: Grievance Redressal cell

If any customer is not satisfied with the response received at the branch level or if she doesn't receive a response from us in 3 working days, she is requested to call/contact our Grievance Redressal Officer available on the phone to register her complaints. Contact details of Grievance Redressal Officer as under:

**Grievance Redressal Officer**

Jagaran Microfin Pvt Ltd

P-12, CIT Road, 3<sup>rd</sup> Floor

Kolkata-700 014

Contact Number: +91-8017523771 Email: [customercare@jagaranmf.com](mailto:customercare@jagaranmf.com)

CUSTOMER/STAFF CAN CALL US TO COMPLAIN WITHOUT MENTIONING HER/HIS NAME AND PERSONAL DETAILS (ANONYMOUSLY). WE WILL INVESTIGATE AND TAKE APPROPRIATE ACTIONS.

Annexure: 1



**INTERNAL COMPLAINT FORM**

(FOR OFFICE USE ONLY) Complaint No.....Of Year.....Date.....

To,

Regional Help Desk,  
Complaint from

Name of the Employee: \_\_\_\_\_

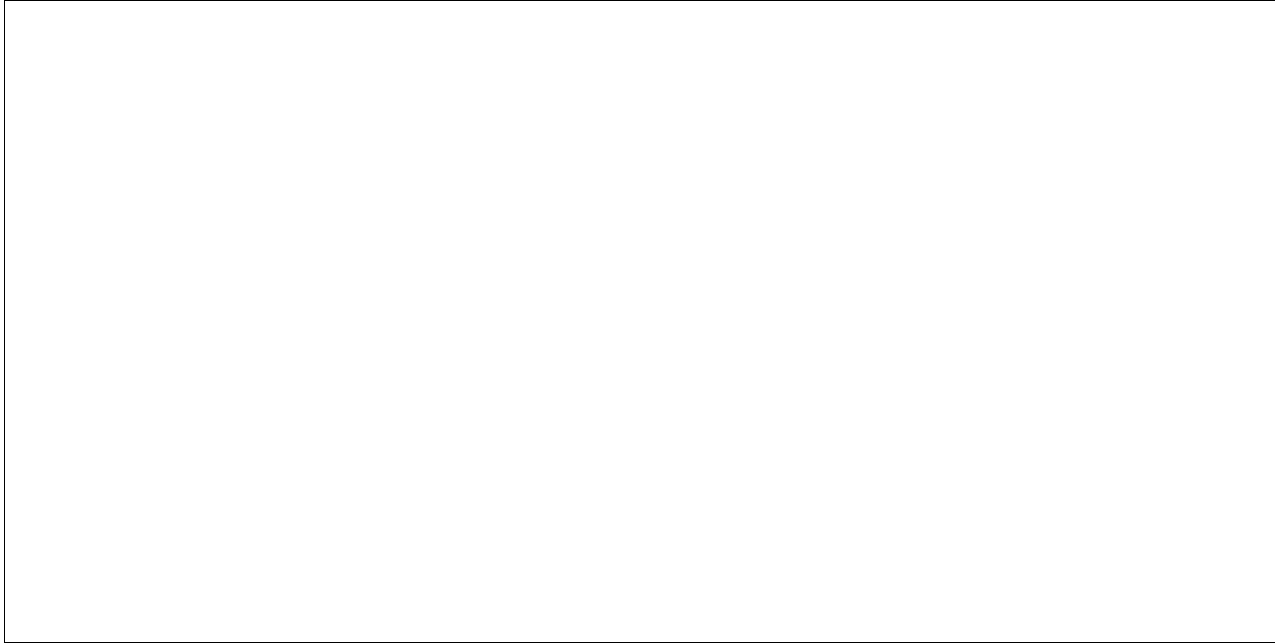
Department: \_\_\_\_\_

Complaint received during: \_\_\_\_\_

Name of Customer & ID: \_\_\_\_\_ Center &

Group Number (if applicable): \_\_\_\_\_ Loan Account Number (if applicable): \_\_\_\_\_

Details of Complaint, Documents Attached, etc –



Signature:



## সদস্য অভিযোগ ফর্ম

(অফিস কর্তৃক ব্যবহারের জন্য) অভিযোগ নম্বর..... সাল..... তারিখ.....

সদস্য কর্তৃক পূরণ করতে হবে – যদি সদস্য লিখতে না পারেন তাহলে কর্মী তাকে সহযোগিতা করবেন

বরাবর-

অভিযোগ নিরসন আধিকারিক  
জাগরণ মাইক্রোফিন প্রাইভেট লিমিটেড  
পি-১২, সিআইটি রোড, মৌলানী, ৪র্থ তলা  
কোলকাতা- ৭০০০১৪

অভিযোগের বিষয়: \_\_\_\_\_

প্রিয় মহাশয়/মহাশয়া,

ব্রাণ্ডের নাম: \_\_\_\_\_ সেন্টার ও গ্রুপের নাম: \_\_\_\_\_

সদস্যের নাম: \_\_\_\_\_ মোবাইল নম্বর: \_\_\_\_\_

সদস্যের \_\_\_\_\_ পূর্ণ \_\_\_\_\_ ঠিকানা: \_\_\_\_\_

সদস্যের পরিচিতি নম্বর: \_\_\_\_\_ ঋণ হিসাব নম্বর: \_\_\_\_\_

আমার/আমাদের বিস্তারিত অভিযোগ, সংযোজিত ডকুমেন্টের বিবরণ ইত্যাদি নিম্নে দেওয়া হলো:

(যদি উপরোক্ত স্থানে সংকুলান না হয় তাহলে আলাদা কাগজ সংযোজন করুন)

ঘোষণা:- আমি/আমরা এই মর্মে ঘোষণা করছি যে: (ক) উপরোক্ত তথ্যাদি সত্য ও সঠিক; এবং (খ) আমি/আমরা আরও ঘোষণা করছি যে, উপরোক্ত অভিযোগে এবং এতদসঙ্গে দাখিলকৃত ডকুমেন্টসমূহে কোন লুকানো বিষয় বা ভুল তথ্য নেই।

আপনার বিশ্বস্ত,  
(সদস্যের স্বাক্ষর)

**CUSTOMER COMPLAINT FORM**

(FOR OFFICE USE ONLY) Complaint No..... Of Year.....

Date.....

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(TO BE FILLED UP BY THE CUSTOMER – Branch staff can assist if customer is not literate) To  
Complaint

The Grievance Redressal Officer,

Jagaran Microfin Private Ltd.,  
P-12, CIT Road,  
3<sup>rd</sup>-Floor,  
Kolkata-700 014

Dear Sir/Madam, Sub: Complaint on: \_\_\_\_\_

Branch Name: \_\_\_\_\_

The details of my/our complaint are as under: Center & Group No: \_\_\_\_\_

Name of Customer: \_\_\_\_\_ Contact No: \_\_\_\_\_

Full Address of the Customer:

\_\_\_\_\_  
\_\_\_\_\_

Customer ID: \_\_\_\_\_ Loan A/c Number: \_\_\_\_\_

Details of Complaint, Documents Attached, etc –

(If space is not sufficient please enclose separate sheet)

DECLARATION – I/WE, the Customer/s herein declare that: (a) The information given above is true and correct; and (b) I/We have not hidden or misrepresented any fact in the above complaint and in the documents submitted herewith. Yours Faithfully

(Signature of Customer/s)