



Cashpor Micro Credit

Client's Grievance Redressal Policy, Mechanism and Procedures

For CMC being poverty focused section 25 MFI, excellence in service to BPL 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 for poverty reduction. Over the years, steps have been taken to come out with a number of initiatives aimed at achieving high standards of client satisfaction and complaint free microfinance program for poverty reduction through our branch network. However, Client complaint is part of the socio-economic life of any organization like us. As a poverty focused Section 25 Company, efficient and timely service to and satisfaction of our BPL women 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 BPL households, but also to retain existing ones and to help them rise above stark poverty. Hence, this Client Grievance Redressal Policy, Mechanism and Procedure document, approved by the Board of Directors of the Company in its meeting dated 15th December, 2011, is aimed at minimizing incidences of client complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of client complaints and grievances. The review mechanism will help in identifying shortcomings in product features and service delivery.

Our policy on complaint/grievance redressal is based on following five client protection principles:

1. All clients must be treated fairly at all times;
2. Complaints/Grievances raised by the clients must be dealt with courtesy and in time;
3. All clients be 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;
4. The Company will treat all complaints/grievances efficiently and fairly as they can damage the Company's reputation and microfinance operations, if handled otherwise.
5. The employees will work in good faith and without prejudice to the interests of the client.

In order to make Company's Client Grievance Redressal System more meaningful and effective, we are hereby setting up a structured client grievance redressal mechanism and procedures, mentioned in following paragraphs herein below at all our Branches, District Offices and Head Office Level which will ensure that redressal sought is just and fair and is within the given frame-work of rules and regulation:

1. Reasons for Client's Complaints/Dissatisfaction/Grievances

The client complaint arises due to:

- i. The attitudinal aspects in dealing with clients

- ii. Inadequacy of the functions/arrangements made available to the clients or gaps in standards of services expected and actual services rendered.

The client is having full right to register his/her complaint/grievance if he/she is not satisfied with the services provided by the Company. He/she can give his/her complaint/grievance in writing, orally or over telephone. If client complaint is not resolved within given time or if he/she is not satisfied with the solution provided by the Company, he/she can approach Sa-dhan (Association of Community Development Institutions/MFIs as mentioned in our Staff Circular No.426 dated 10th December, 2011) with his/her complaint/grievance or other legal avenues available for grievance redressal.

2. Internal Machinery to handle Client complaints/grievances

- i. If the Client wants to make a complaint, all of us are duty bound to inform :
 - a. Where to make complaint?
 - b. How a complaint should be made?
 - c. When to expect a reply?
 - d. Whom to approach for redressal?
 - e. What to do if they are not happy about the outcome?
- ii. Cashpor informs the Clients where to find details of procedures for handling complaints fairly and quickly.
- iii. If the Client complaint/grievance is received in writing, Cashpor immediately provide an acknowledgement/ response within 48 hrs. If Client complaint/grievance is relayed over phone at our designated telephone helpdesk or Client service number at HO, we provide a complaint reference number and keep Clients informed of the progress within a reasonable period of time.
- iv. After examining the matter, we send our final response or explain why we need more time to respond and always endeavor to do so within maximum 14 days of receipt of complaint/grievance and tell Clients to take their complaint further if they are still not satisfied.

3. DISSATISFACTION/COMPLAINT/GRIEVANCE REDRESSAL MECHANISM AND RELATED PROCEDURES

I. AT BRANCH

Resolution of Grievances

Branch Manager is responsible for the resolution of the dissatisfactions/complaints/grievances in respect of Client's serviced by the Branch. He/she is responsible for ensuring closure of all dissatisfactions/complaints/grievances received at Branches. It is his/her foremost duty to see that the complaint/grievances should be resolved completely to the Client's satisfaction and if the Client is not satisfied, then she shall be provided with alternate avenues to escalate the issue if the same is not resolved within the stipulated period. If the Branch Manager feels that it is not possible at his/her level to solve the problem he/she may refer the case to AM or DM or ZM or Head Office for guidance. Similarly, if District Office finds that they are not able to solve the problem such cases may be referred to the ZM or Central Grievance Redressal Cell of the Company set-up at head office.

- i. Complaint Registers are provided in all the branches. Any written complaint is instantly and promptly noted and acknowledged by the BM by giving a complaint number.
- ii. Suggestion and Complaint Drop Box fixed at branches is locked with Keys with AM, if any client has any serious complaint against Branch or Branch Manager, she has an option of dropping her written complaint in the Box and AM during his weekly branch visit unlock the box and access the complaints/grievances, register it in the complaint register of the branch and will instruct BM to inform client about acknowledgement of her complaint/grievance and the same is in process. Further AMs will ensure that all necessary steps are taken to resolve the complaints/grievances of the clients in timely and efficient manner.
- iii. Branches provide only those passbooks to the clients that contain the H.O. Grievance Redressal Cell Telephone number for lodging their complaints or grievances, if any.
- iv. **BM during his center visits carries Complaint Book and record all complaints/Grievances notified by the client during his center visits in the complaint register** and take steps to resolve the same timely and efficiently.
- v. AMs during their the Weekly Branch Monitoring checks the branch complaint/grievance book and complaint/grievance drop box and take suitable steps to timely resolve all grievances and complaints.
- vi. **Clients' Day is observed by the branch on 15th of every month. On this day branch managers make themselves available at the branch between 4.00 p.m. and 5.30 p.m. to meet Clients/their spouses without any prior appointment.**
- vii. Every branch is having a **"Clients Grievance Redressal Committee"** comprising of AM, BM and all center managers of the Branch. This committee will meet every month during the last branch monitoring visit of the AM 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. **AM ensures that minutes of this meeting is taken in the minutes book of the branch.**
- viii. Special Center Leaders meet is conducted on special occasions.
- ix. All our Branches displays the name and telephone numbers of their AM, DM, ZM and **"Head Office Client Service and Support Cell"** for client complaints and grievances and educate the clients about our elaborate client grievance redressal mechanism and system.
- x. All our branches displays the name and telephone number of Sa-Dhan's Ethics and Grievance Redressal Committee and educate the clients that if company fails to solve or address their complaints at all levels, then only they can call at the number and record their complaints or grievance to Sa-dhan. All passbook issued to clients also bear the same number and message.

II. AT DISTRICT OFFICE (DM and ZM Level)

District Manager will have overall responsibility of addressing Client Service issues/ complaints/ grievances in their respective districts. With the help of his DDM and team of AMs, he has to ensure that-

- i. By and large, complaints are redressed within shortest possible time.

- ii. Whenever it is not possible and more cross checking is required, steps are taken to settle the matter within a reasonable time.
- iii. DM or DDM contact the aggrieved Clients as and when necessary, meet her personally with the Branch Manager, for ensuring timely redressal of the complaint/grievance.
- iv. Wherever deficiencies are noticed, accountability is fixed and erring employees punished.
- v. Suggestion and Complaint Drop Box and Complaint Registers are maintained at all district offices. Any written complaint is instantly and promptly noted and acknowledged by giving a complaint number.

Still there may be some aggrieved Clients who may call/write to Head office.

III. AT HEAD OFFICE

- i. A Suggestion cum Complaint Drop Box is also maintained at the Head Office of the Company.
- ii. A full-fledged “**Client Service and Support Cell**” is functioning at Head Office, overseen by COO and Head Office Operations Team comprising of all ZMs. A dedicated phone line and complaint Register is maintained at HO for receiving and recording clients complaints and grievances. A complaint number is issued to client for **all** complaints/grievances submitted through telephone or through suggestion cum complaint drop box, for future reference and follow up.
- iii. An acknowledgement is sent or communicated to the Client immediately on receipt of the complaint till final redressal letter/telephonic message.
- iv. COO and H.O. Operations Team as mentioned in **(ii) above** is responsible that thorough analysis of the complaints is done and necessary instructions are given to DM/ Branches for speedy redressal and follow up till final redressal letter is sent to the complainant duly explaining the decision taken on the complaint.
- v. Monitoring and Review of Clients’ Grievances and Complaints at HO is done during quarterly meeting of HO Operations team under the Chairmanship of MD/Chairman.
- vi. Submission of Quarterly Report on Clients’ Grievances and Complaints to Board of the company for review and monitoring during quarterly Board Meetings takes place.
- vii. Client Satisfaction and Client Feed-back Surveys is conducted by HO from time to time through In-house as well as by External agencies to assess the level of Client satisfaction.
- viii. Head Office ICT Department ensures to host Grievance Redressal Policy, Mechanism and Procedures at the Company’s website for different stakeholders and keep it updated from time to time. Further, it will also ensure that functioning of receipt of grievances/complaints, its acknowledgements, follow-ups and reporting systems are fully automated.

Further, **all supervisors (from BM to MD)** during their center visits asks the clients if they have any complaints/grievances pertaining to the products services offered by the Company or they have any kind of dissatisfaction/complaint against the behavior of any staff.

IAD also ensures and check that all the above laid down mechanisms and procedures are followed by all the concerned and they suitably modify their audit checklist and reports accordingly.