



Cashpor Micro Credit

Staff's Grievance Redressal Policy, Mechanism and Procedures

After addressing most of the problems faced by clients' in lodging their Complaints/Dissatisfaction/Grievances vide Staff Circular No. 430, the Company Management has noticed a similar gap which needs to be filled for its staff. It has been observed that employees, at times, do not get the proper channel to lodge their complaints/grievances pertaining:

- to the products/services offered by the Company;
- any kind of dissatisfaction/complaint against the behavior of any staff;
- any dissatisfaction/grievance from any department/business unit of the Company;
- to collect various information pertaining to the products/services offered by the Company.

Accordingly, in order to resolve employees' genuine work related grievances/complaints/dissatisfactions from any colleague/department/business units of the Company and to provide them required information pertaining to the products/services in timely and efficient manner, the Management has decided to use the existing mechanism of client grievance redressal cell for employees as well and for which dedicated staff have been appointed with toll free no.

Constitution of the Cell:

The existing cell functioning as client grievance redressal cell will also be handling staff grievances/complaints/dissatisfaction. For this purpose, the dedicated contact no. and e-mail ids are **1800 419 1114** and grievance@cashpor.in respectively which can be accessed from 6.30 AM to 7.30 PM.

Nature of Grievances:

All kind of work related grievances/complaints/dissatisfaction can be submitted in the grievance redressal by all the employees of the Company either by calling over the designated no. or by way of e-mail or even by sending in writing in sealed envelop at:

**"Grievance Redressal Cell,
Cashpor Micro Credit
S 8/108, B-4, D.I.G. Colony,
Maqbool Alam Road,
Varanasi-221002 (U.P.)"**

Procedure for submitting grievances into the cell:

- 1) If any employee has any complaint/grievance pertaining to the products/services offered by the Company or it is regarding his work area, designation, mis-behavior by peer staff, etc., the

concerned employee must bring their grievance/complaint/dissatisfaction to the notice of their immediate supervisor and if the grievance/complaint/dissatisfaction is related to immediate supervisor, they must inform about this to the next immediate supervisor. If the problem could not be resolved in reasonable time by the immediate supervisor/next immediate supervisor, they can escalate their grievance/complaints directly to Grievance Redressal Cell at given email ID and contact No. i.e. grievance@cashpor.in, **1800 419 1114**.

- 2) Also, to seek any long awaited information sought by the employee from any support department at Head Office, the employee can route his/her grievance through the grievance redressal cell.
- 3) The grievances/complaints/dissatisfaction received by the Grievance Redressal Cell, must be provided an acknowledgement alongwith complaint reference no. for future reference immediately in case of phone and within 48 hrs. in case of e-mail or letter submissions.
- 4) Appropriate action must be initiated on the grievances/complaints/dissatisfaction within a stipulated period of time which justifies. In the case if we need more time to give a solution, after examining the matter, concerned departments/units head must send their final response why they need more time to respond and will ensure to resolve the grievance within 14 days of receipt of complaint.
- 5) In the case of exploitation of female staff, Circular No. 361 and 367 would remain effective and in those cases, female staff are not required to register their complaint/grievances in Grievance Redressal Cell and they have to directly escalate their issues to Women Staff Welfare Committee on any of their following nos. in order of priority 9794452962/9794452528/9771433086/9794452508 or writing an e-mail to wwc@cashpor.in.
- 6) In case the grievance/complaint/dissatisfaction has not been settled as per designed channel, the same can be submitted to Managing Director after getting appointment with him which is scheduled every Saturday. To get the appointment with MD, employee has to go through the Grievance Redressal Cell in which employee will directly call or send an email in this respect.

The email or call received of employees at Grievance Redressal Cell, must be provided a reference no and appointment with MD will be given to the concerned staff on phone or through email depending upon MD's availability.

In establishing a grievance procedure, if the grievance is against an instruction given by a supervisor in the interest of the Company, the instruction is carried out first and then only employee will register his/her protest.