

# *SEWA GRIH RIN LIMITED*

## *GRIEVANCE REDRESSAL POLICY*

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Reviewed by:

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Approved by: Board of Directors

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on: 15<sup>th</sup> March 2017

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## **Grievance Redressal Policy**

### **Introduction:**

SEWA Grih Rin Ltd. (SGRL), is a low-income housing finance Company focused on providing access to Housing Finance to poor women and their families engaged in informal sector trades. Considering the market segment, the Company caters to, it is imperative to make customer service and customer protection central to its entire operations. Most importantly, the Company believes that customer service is an important tool for sustained business growth. Prompt and efficient service is essential to retaining existing relationships and nurturing new ones. Therefore, the Company accords high priority to customer satisfaction.

Customer complaints constitute an important feedback mechanism and if handled strategically can lead to continuous improvement in its entire administration and helps in reading those emerging market signals in terms of client's needs, market trends, and competition etc. This policy document is one of the steps towards customer servicing and aims to provide a mechanism to ensure prompt redressal of customer complaints and grievances. The Company's Grievance Redressal policy follows the following principles:

1. Any person who has availed loan from SGRL and therefore is a Customer is covered under this policy.
2. Customers are treated efficiently and fairly at all times
3. Complaints raised by customers are dealt with courtesy and in a timely manner
4. Customers are informed of the "Grievance Redressal" mechanism to escalate their complaints within the organization, if they are not satisfied with the resolution of their complaints.
5. Customer and her families are treated with dignity at all times.

As a best practice, this policy shall be reviewed annually.

### **Grievance Redressal Mechanism:**

Considering the segment the Company is catering to, the Company is committed to serve the customer and making her experience with the Company a rewarding one not only through the tenure of her loan but if required even afterwards. However, if a customer is not satisfied and finds any deficiency in service through the process of loan sanction and during the loan tenure, she may feel free to lodge complaint with the Company. The Company shall ensure prompt redressal of all complaints and use it for effecting necessary changes to improve the services further.

The procedure for registering a complaint is as follows:

a) In case of any complaints the complainant may first meet the Grievance Redressal Officer (GRO) appointed by the Company. The customer can also call on the Toll Free number and talk to GRO or write a mail to GRO. The details of GRO is as follows:

Mr. Neeraj Kumar Gautam  
Manager (Operations)  
206-207, II Floor, Vikram Tower, Rajendra Place,  
Near Rajendra Place Metro Station, New Delhi –  
110008, Delhi, India  
Phone: 011 25714572/45793909  
E-mail: [neeraj.g@sgrlimited.in](mailto:neeraj.g@sgrlimited.in)/ [complaints@sgrlimited.in](mailto:complaints@sgrlimited.in)

**Toll Free Number: 1800113909**

b) If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Chief Operating Officer of the Company.

Mr. Somesh Tiwari  
Chief Operating Officer  
206-207, II Floor, Vikram Tower, Rajendra Place,  
Near Rajendra Place Metro Station, New Delhi –  
110008, Delhi, India  
Phone: 011 25714572/45793909  
E-mail: [stiwari@sgrlimited.in](mailto:stiwari@sgrlimited.in)

c) An exclusive Customer Grievance Redressal Cell attached to Chief Operating Officer has been set up at the Head Office to monitor the redressal of complaints received from the customers. Complaints can also be lodged on our website by filing up the application form available on our website. (format of Application form- soft copy)

Name*	
Address*	
Contact No.*	
Client ID*	
Loan Account No.*	
Email ID*	
Subject *	
Query *	

Mandatory fields \*

d) Customers of the Company can meet the concerned officers of the Company on any working day with prior appointment and discuss the issues relating to their accounts.

e) Grievance Redressal Committee comprising of GRO, Chief Operating Officer and Head of Finance & Accounts shall review the Complaint and take necessary action to redress it.

f) The Company shall endeavor to resolve the complaint within a maximum period of 30 days. If the complaint remains unresolved or the complainant is not satisfied the matter may be taken up with the Chief Executive Officer of the Company.

Ms. Shruti Gonsalves  
Chief Executive Officer  
206-207, II Floor, Vikram Tower, Rajendra Place,  
Near Rajendra Place Metro Station, New Delhi –  
110008, Delhi, India  
Phone: 011 25714572/45793909  
E-mail: [ceo@sgrlimited.in](mailto:ceo@sgrlimited.in)

g) After exhausting all the above channels, if the customer is still not satisfied, he may write to or contact the NHB at following address:

*National Housing Bank  
Department of Regulation and Supervision  
(Complaint Redressal Cell),  
4<sup>th</sup> Floor, Core-5A, India Habitat Centre,  
Lodhi Road,  
New Delhi-110003  
The Complaint can also be e-mailed at [crcell@nhb.org.in](mailto:crcell@nhb.org.in)*

h) Anonymous Complaints and complaints from third party will not be entertained.