



## **Grievance Redressal Policy**

SEWA Grih Rin Limited

**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. Customers and their 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:

Ms. Sunila Sweta Minj  
Assistant Manager (Operations)

**Registered office:**

1st Floor, 216/C-12, Old No. C-12,  
Plot No. 13-B, Guru Nanak Pura,  
Laxmi Nagar, Delhi – 110092  
Phone: 011-4352-1832

**Corporate office:**

Building No. 8,  
Tower C, 8th Floor  
DLF Cyber City,  
Gurugram – 122002  
Phone: 0124-4271-750

E-mail: [sweta.m@sgrlimited.in](mailto:sweta.m@sgrlimited.in)/  
[complaints@sgrlimited.in](mailto:complaints@sgrlimited.in)

Toll Free Number: 1800113909

b) On registration of a complaint, the Grievance Redressal Officer (GRO) shall provide acknowledgement/response within a week to the complainant along with unique complaint identification number and request the complainant to use the number in all future conversation and correspondence. The acknowledgment letter shall contain name and designation of official. If the complaint is relayed over phone at company's helpdesk or customer service number, the customer shall be provided with complaint reference number and be kept informed of the progress within a reasonable period of time. After examining the matter, company shall send the customer its final response within maximum 30 days/6 weeks depending on type of grievance/request. If more time is required, in the interim, the company will inform expected timeline to such customer and he/ she should be informed how to take his/ her complaint further if he/ she is still not satisfied.

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

Shailendra Kumar Gupta  
Chief Business Officer

**Registered office:**

1st Floor, 216/C-12, Old No. C-12,  
Plot No. 13-B, Guru Nanak Pura,  
Laxmi Nagar, Delhi – 110092  
Phone: 011-4352-1832

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Phone: 0124-4271-750

E-mail: [shailendra.g@sgrlimited.in](mailto:shailendra.g@sgrlimited.in)



d) An exclusive Customer Grievance Redressal Cell attached to Chief Business 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- softcopy)

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

**Mandatory fields \***

e) 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.

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

g) If customer is dissatisfied with the response received, the customer can escalate the matter to the MD & CEO (Managing Director cum Chief Executive Officer) of the Company.

Ms. Shruti Gonsalves

MD & CEO

**Registered office:**

1st Floor, 216/C-12, Old No. C-12,  
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E-mail: [ceo@sgrlimited.in](mailto:ceo@sgrlimited.in)

h) In case customer doesn't receive any response from the company within 30 days or is dissatisfied with the response received, the customer can approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint online on website of NHB or through post to 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*

Link for filing complaint on NHB website:

<https://grids.nhbonline.org.in>

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