



GRIEVANCE REDRESSAL POLICY

CUSTOMER GRIEVANCE REDRESSAL PROCEDURE

Mitrata Inclusive Financial Services Private Limited (hereinafter referred to as 'Mitrata') has established a strong mechanism for recording and responding to any customer's complaint/query/request/feedback with respect to the product and services offered in a timely manner.

GRIEVANCE REDRESSAL PROCESS:

Mitrata has established the redressal mechanism to address its clients' grievances on priority bases. We have characterized types of complaints/queries and established different channels through which the clients can register their complaints with us.

CATEGORIZATION AND TIMELINE FOR CLOSURE OF COMPLAINTS

Categories	Description	Timeline to resolve
Complaint	Issues related to Fair Practices Code, Regulatory Compliances	Within 7 working days
	Service Delays/Procedural and Denials	
	Credit Bureau issues	
	Pending insurance claims	
	Legal Notice Complaints	
	Related to staff behaviour/performance	
	Third Party Products complaints	
	Complaint regarding other JLG members	
	Others	
Queries and requests	Product information	Same day
	New/Next Cycle Loan	
	Legal Notice Enquiries	
	Field staff contact information	
	Enquiry regarding death claim	
	JLG query	
	Individual Loan query	
	Third Party product queries	
	Query regarding moratorium or loan restructuring	
Others		
Feedback	Feedback regarding Mitrata products, service, delivery mechanism, staff, etc	Same day

REDRESSAL MACHANISM CHANNELS

Step 1. Branch walk-in (Branch Manager/Branch Operations Executive)

Customers are encouraged to directly walk into Mitrata Branch office and register their complaint/query/feedback. A complaint/query register will be maintained with the Branch Manager/Branch Operations Executive (BOE) of their respective branch. The above mentioned turnaround time will be given to branch staff address the queries/complaints.



Step 2. Customer Care Help Desk

If Customer is not satisfied with the response received at the branch level or if did not receive a response within the given turnaround time, or directly wants to register the query/complaint with Mitrata's Central Customer Care Help Desk, client can call Mitrata's toll-free number to register their complaint:

Toll Free Helpline No: 18001205612

Timings: 10:00 am - 6 pm (Monday to Friday)

Mitrata has a dedicated Client Connect team who compiles, addresses, escalated and resolves customers' queries/complaints on a daily basis. Upon receipt of the complaint, the executive registers the complaint and speaks to all relevant stakeholders to validate the query/complaint. If executive finds the complaint genuine, the executive mobilizes immediate support, escalates to relevant stakeholders for appropriate resolution and ensures timely redressal of the complaint.

If client is not satisfied with the response received from our Customer Care Help Desk or did not receive a response from us within 7 working days, client can write to:

Step 3. Contact Grievance Redressal Officer

Customers are requested to first raise their concerns through any of channels mentioned above. In case of delayed or no response from the respective channel within the specified timelines, such complaint may be escalated to the Grievance Redressal Officer of the Company whose details are as given below:

Name: Ayesha Khan

E-mail ID.: aysha.khan@mitrata.in

Telephone no.: 01244044228

Address: Mitrata Inclusive Financial Services Private Limited V29/11A, DLF Phase-III, Gurugram-122002

Monday to Friday - 10 am to 6 pm

You can call us to complain without mentioning your name and personal details (Anonymous). We will investigate and take appropriate action.

Step 4: MFIN Toll Free Number

If the Customer does not receive any response from Grievance Redressal Officer or did not receive any response within 15 days, customers can contact:

MFIN toll free help line: 1800 102 1080

Step 5. Reserve Bank of India

If the Customer does not receive any response from the Company/MFIN within 4 weeks or is dissatisfied with the response received, he/ she may approach the Reserve Bank of India at the following address:



The General Manager,
 Department of Non-Banking Supervision,
 Reserve Bank of India,
 6, Parliament Street,
 New Delhi – 110001
 Ph. 011-23714456
 E-mail: dnbsnewdelhi@rbi.org.in

REPORTING

Grievance redressal team maintains a database of all the calls received on the toll-free numbers, wherein all the details of the complaints/queries/feedback is fed along with the subsequent escalation and action taken to resolve the grievance. Status of all cases is also updated in the database as open/closed)

A summary report of the database updated by GRM team is shared with the GRM team head on daily basis. The team also prepares a monthly report at the end of each month with analysis of number, geographies, type of call/complaint and details of open cases, which is shared with the core management team.

A summary of all the complaints is presented in the board meeting on quarterly basis so that board can appraise and guide the management on best practices on grievance redressal to enable Mitrata to be a customer centric organization.

STANDARD OF CARE

Parameters	Indicators
Awareness among customers to submit complaints	<ul style="list-style-type: none"> ▪ Customers know about their right to complaint ▪ Customers know how to complain
Staff is capacitated to handle complaints and queries	<ul style="list-style-type: none"> ▪ Dedicated staff training on complaint resolution ▪ Defined process of handling complaints aptly
Complaint resolution system is active and effective	<ul style="list-style-type: none"> ▪ Effective system to resolve complaints in a timely manner ▪ Dedicated team ▪ Clear reporting system ▪ Clear escalation matrix ▪ Redressal system actively used by clients ▪ Timely response