

PRAYAS
Client Grievance Redressal Policy

1. Objective

Prayas Trust is committed to providing its clients a forum to freely communicate within the organization. The objective of this policy is to establish a formal mechanism wherein clients can raise their concerns, queries or complaints with the organization and there is an effective mechanism in place to address those issues within a reasonable timeframe to the satisfaction of the clients.

2. Communication of grievance redressal mechanism to clients

Clients need to be informed about their right to file complaint or raise any grievance related to Prayas.

Clients must be informed about the mechanism, as laid down in this policy, to raise their grievances. This should be communicated to clients through:

- CGTs: informing about the process to register complaints would be an integral part of CGT
- Meetings: Informing during regular group meetings at branch/field

The responsibility of providing the information about grievance redressal mechanism to clients would be of the Field Staff and of the Unit Manager.

3. Complain process for clients and recording of complains

Mechanism to record complaints

Clients will be provided with the telephone number of the Field Staff, Unit Manager and of the Head Office. Head Office will have a grievance redressal number which will be provided to the clients.

These numbers will be printed on the Centre File available with each centre. Additionally, these numbers must be displayed at each Unit office.

Each Unit will maintain a dedicated Complaint register to record complaints. At Head Office, the complaints will be recorded in an Excel based spreadsheet. Following format will be used for recording complaint at Unit as well as at Head Office (Excel).

Date of client contact	Name of client and Client ID	Phone no.	Branch	Group name/ID	Client complaint	Response given (Record all communications in the future too)	Nature of client communication <ul style="list-style-type: none"> • Query • Minor complaint • Serious complain • Suggestion 	Complaint status Open/Closed (if closed, closing date)
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Clients of Prayas can register the complaint through any of the following mechanisms:

1. **Over the phone:** Clients will be informed of these phone numbers during CGT and during group meetings. Any complaint made by a client over phone must be recorded in the Complaint register. If the call is made at the Unit, it will be recorded in the Excel based spreadsheet.
2. **Complaint during centre meeting or walk-in to branch:** Any client can register a complaint during the regular centre meeting or can also walk-in to the branch to register a complaint. The complaints must be recorded in the complaint register.
3. **Drop-box:** Each branch will have a drop box and clients can choose to drop their queries in the drop box. The key to the Drop Box will be with the Area Manager. Area Manager will open the box during every monitoring visit to the unit. Drop-box complaints will be recorded in Unit's complaint register by Area Manager. The original letter dropped by the client in the box will be retained and filed in a separate file. The complaint will be resolved within 7 days from registering it, or will be escalated to the next higher level.

4. **Complain resolution mechanism**

At branch, UM is responsible to resolve and close complains. If UM feels the need, s/he can discuss the issue with the AM to provide a solution to client's grievance. If UM and AM are not able to resolve the issue they can escalate it to the next higher level. Once the complain is resolved, the query will marked 'closed' along with date in the complain register.

At HO, there will be a call-staff from a department other than 'Operations' to receive the grievance calls. On receiving a call, the call-staff will be responsible to record and then initiate the resolution process. All calls must be recorded irrespective of their nature. In case the call is a general query, the staff can provide instant response. If staff does not have the required

information, s/he will contact the concerned department, get the required information and then respond to the client.

However, if the call is about a complaint that cannot be resolved on-the-spot, then the call-staff will inform the concerned staff. The concerned staff could be the Unit Manager, Area Manager or the Grievance Redressal Officer (GRO) depending on the nature of complaint. **Head of HR or senior operations officer will be the de facto GRO.**

5. Turnaround Time (TAT)

- For any grievance that is registered at the branch, the client should be provided information, clarification or action taken about the complaint within 3 days. The grievance must be resolved within 7 days.
- Grievance that reaches HO directly needs to be resolved within 7 days
- Grievance that reaches GRO through escalation from UM/AM or telephone operating staff needs to be resolved within 15 days of filing the complaint.

6. Audit and reporting of grievances

All supervisory staff in the Operations team must check the Complaints register at the Unit during their regular monitoring visits to Units.

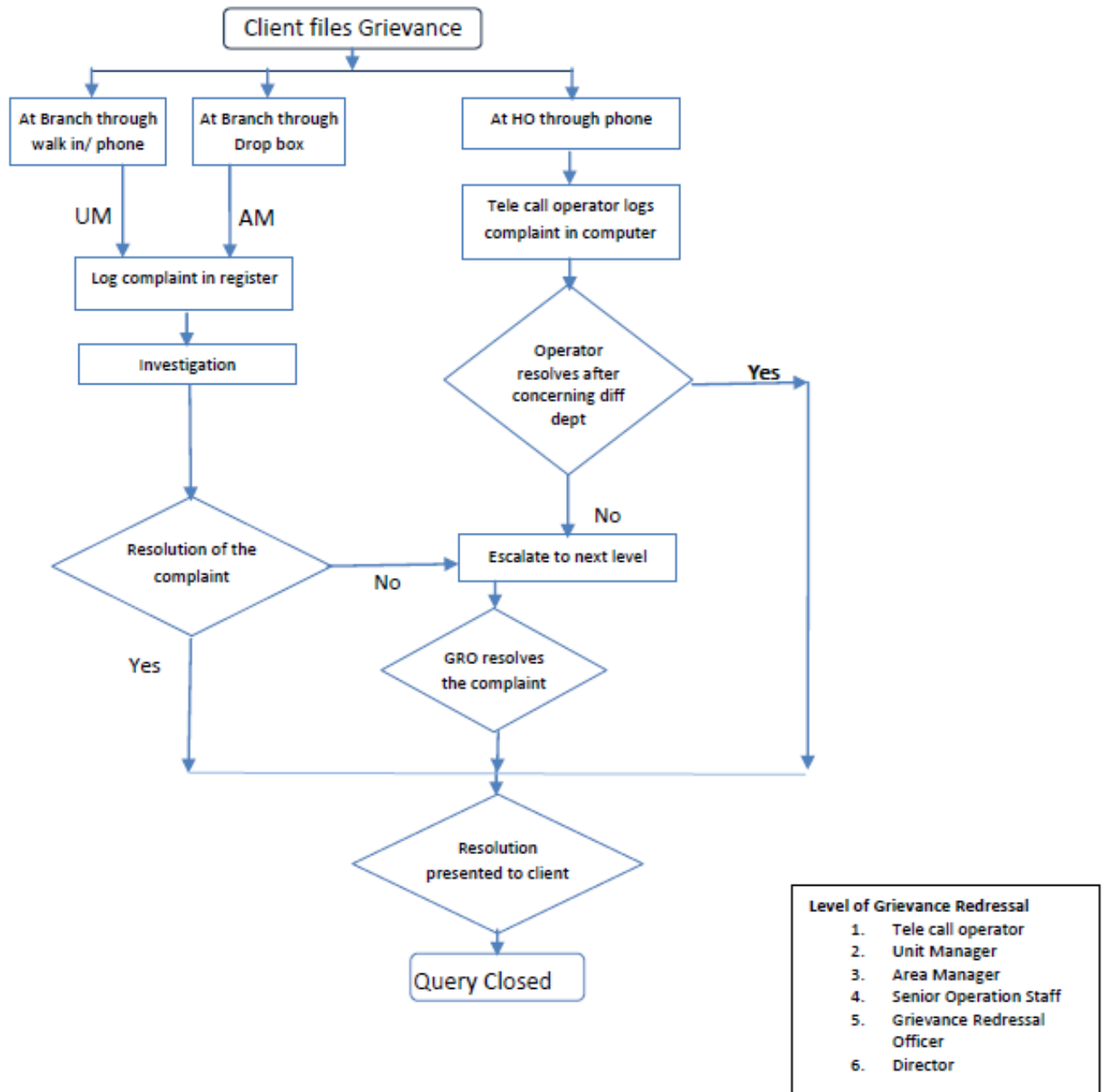
The details of the complaints will be provided to GRO through a monthly report by every Area Manager for his/her Area. The report should contain the following information:

- Branch wise number of complaints registered during the period
- Branch wise nature of complaints
- Number of complaints resolved and numbers still pending
- Short description of serious complaints

The grievance process will be part of Internal Audit checks and will be part of the Audit check list.

A monthly report will be generated by GRO which will show the number of complaints received in all branches under different categories and number of complaints resolved, pending complaints and short description of serious complaints. The report will be presented to the CEO and the Board members.

7. Flow chart



Annexure I: Types of Grievance

Serious Grievance	<ul style="list-style-type: none"> • Commission charged by leader/staff • Acknowledgement receipt not provided • Loan card/loan file not issued • Pipeline/Fake cliets • Bribe/ agent involvement • Staff Misbehavior • Fake currency given by staff
Complaint/Grievance	<ul style="list-style-type: none"> • Change in repayment cycle/meeting place • Staff not wearing ID card • Request for concession • Improper record keeping/ receipts issued • Exclusion due to credit bureau • Advance collection • Late coming by staff • Dropout • Loan claim and Settlement
Query	<ul style="list-style-type: none"> • General Queries / Staff contact details • New / next cycle loan • Product related information • Disbursement related information • Insurance related issues/ Claims and settlement

- Contact Details of Head Office
 - Address :PRAYAS,Satyam-1/308, Business Park,Above SBI/HDFC bank, Trimandir Campus, Adalaj, District- Gandhinagar-382421
 - E-mail: mail@prayas4development.org, prayasmail@gmail.com
 - FAX : ****
 - Landline Number:079 66740256/266