

# CGR training for BM

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## What is the Customer Grievance Redressal process?

It is a process by which the customers can make their concerns and complaints known directly to Svasti for action to be taken.

- Customers call up Svasti HO on the given 'Customer Care number' and record their complaint with the Operations Team member (OTM) handling the number
- The relevant complaints will be sent to the branch.

## Process:

### Complaints routed to the branch:

#### Complaints about Svasti product or process –

These are complaints about Svasti rules and procedures for loan approval, or the outcomes of the loan approval process

For example:

- I submitted all the papers but didn't get the loan
- Loan process is taking too long, I want the loan quickly
- My neighbour got the loan but I didn't
- I am not getting a bigger loan

#### Service complaints

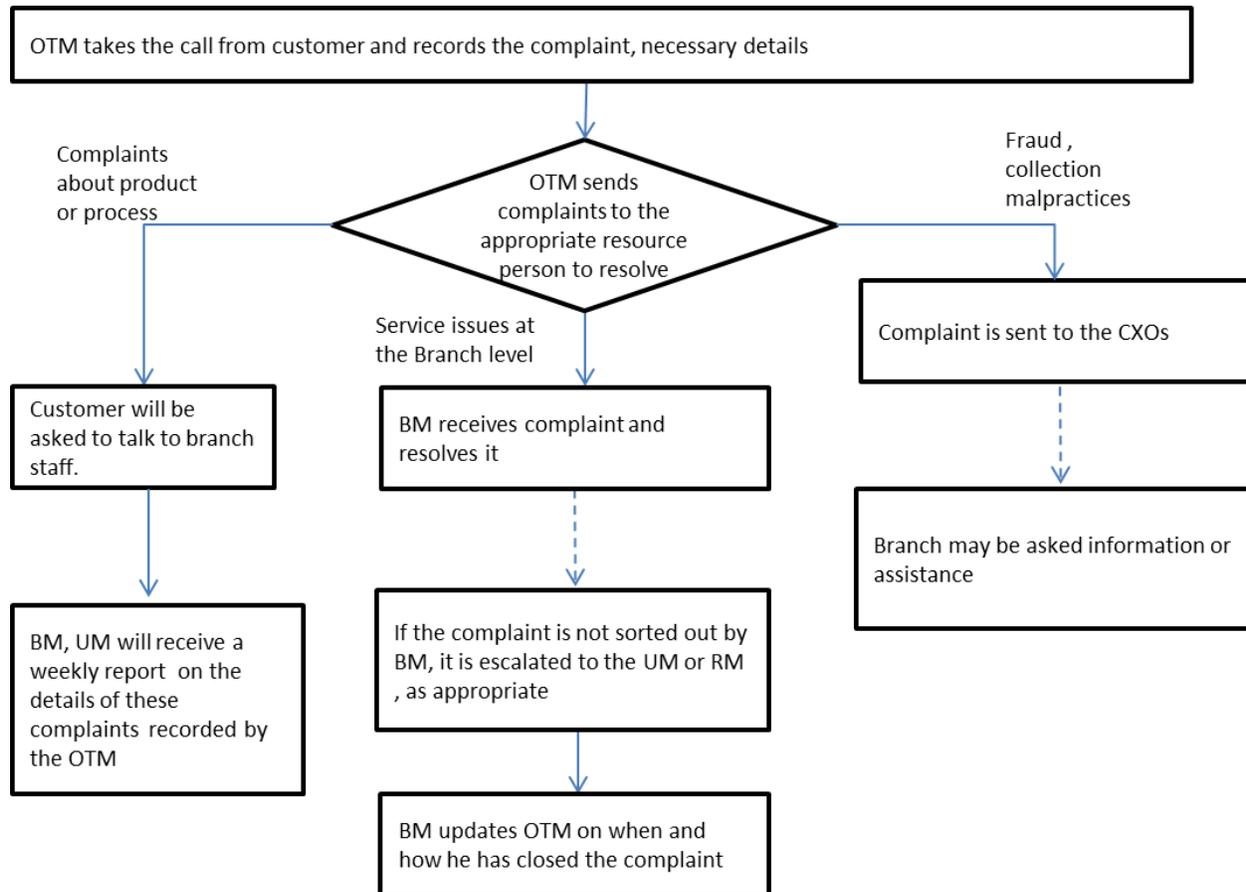
These are complaints reporting dissatisfaction with staff behaviour / interactions after the loan has been sanctioned , or if there is a breach of the privacy policy

For example:

- Collection meetings are always late
- The CRM was rude to me
- CRM is giving my personal details to others without asking me

In case of information received about frauds or collection malpractices, the branch will be asked to provide information to the CXOs

## Process flow:



## Implementation:

### Informing customers

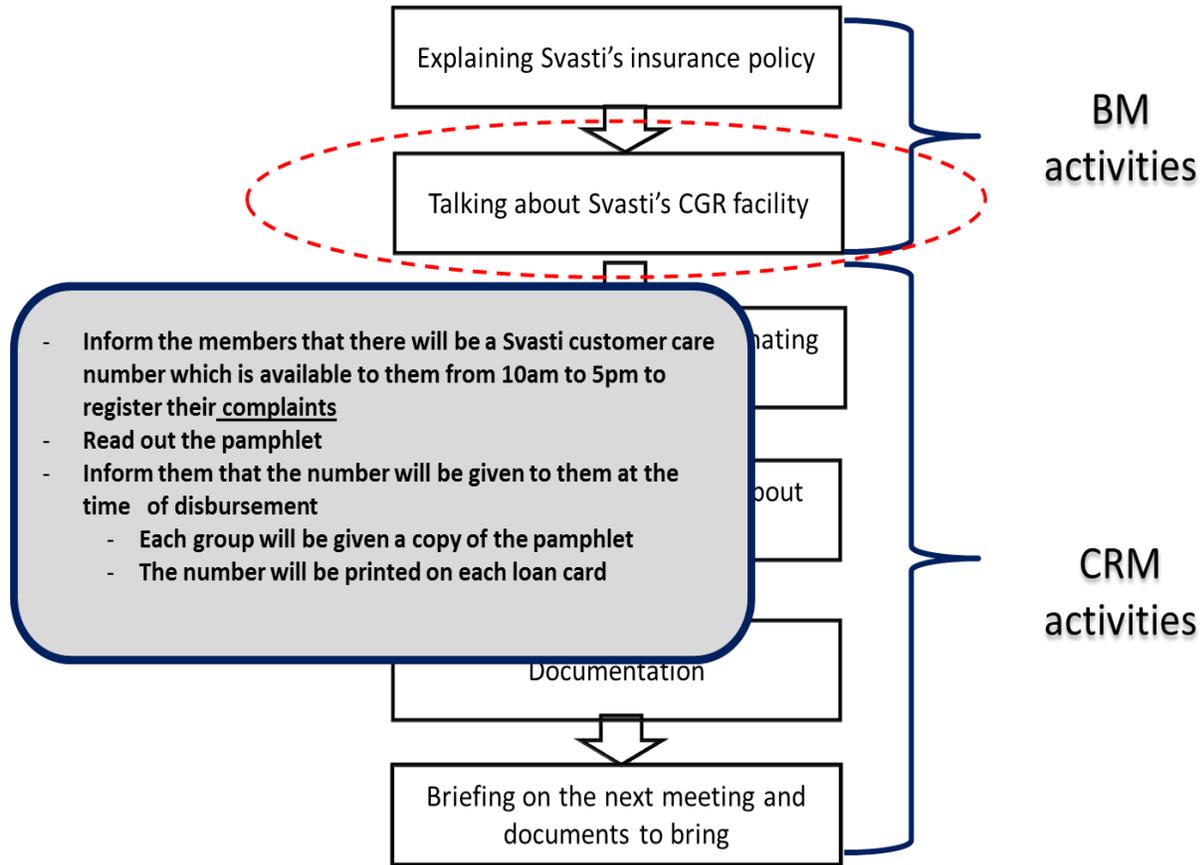
- The loan card of customers should display the Customer care number
- Pamphlets about using the customer care number should be distributed to each group
- A poster about the Customer Care facility offered by Svasti should be displayed at the branch

### Informing New Customers

New Svasti customers will be informed about the CGR process in the following manner

- All new loan cards which have already been printed will have the Customer Care number stamped on to it before distribution to customers. Future loan cards will have this number printed
- The BM will inform the customers of the Customer care number at the time of GFM
- The CRM will explain the Customer Service number as part of the loan card walk through

### Role in GFM:



### Resolving issues

- When a complaint on product or process is recorded on the customer care number, there is no immediate action required. The BM can go through these complaints in the weekly report and decide if any action is to be taken. This action is recorded only at the branch level
- Whenever a service complaint is recorded through the customer care number, the OTM will send the BM a mail with the complaint details. The BM should get in touch with the customer and solve the problem

Details of how to complete a complaint in the CGR process is given below:

Type of Complaint	Outcomes	Time to respond	First level escalation	Time to respond	Second level escalation
Complaints about Svasti product or process	OTM generates reports which track complaints by branch, CRM and type of complaint, and sends it BM at the end of the week				
Service complaint	BM will resolve the complaint and get back to the OTM on the action being taken	Within 7 working days. OTM will call and check with BM the status of complaint 3 working days after it has been routed to the BM	OTM will escalate to the UM (this will be done with the consent of his supervisor)	Within 5 working days	OTM will forward the issue to his supervisor on the SPM team, who will escalate this to the RM