

CLIENT GREIVANCE REDRESSAL MECHANISM



We Care for our clients

OBJECTIVE

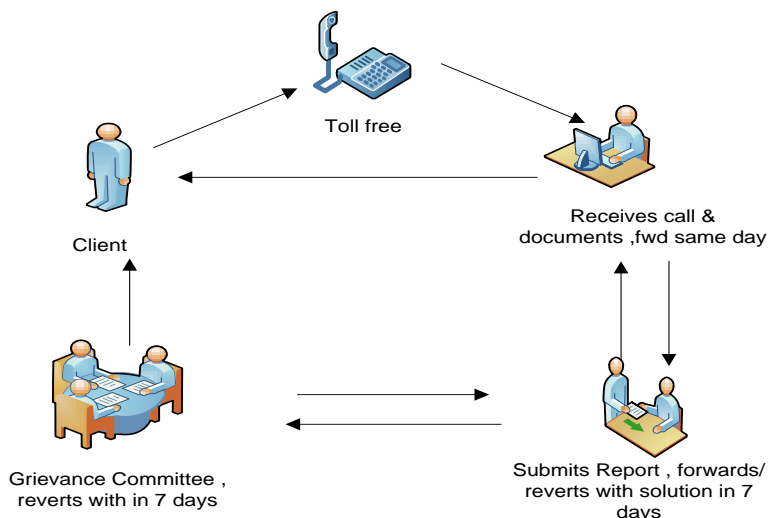
We at Sonata provide free, fair & transparent relationship

- All clients are treated fairly, impartially & given equal opportunity
- All clients requests , queries , complaints are resolved with generosity & with in time frame
- Clients are given opportunity to use various / any redressal mechanism with in company

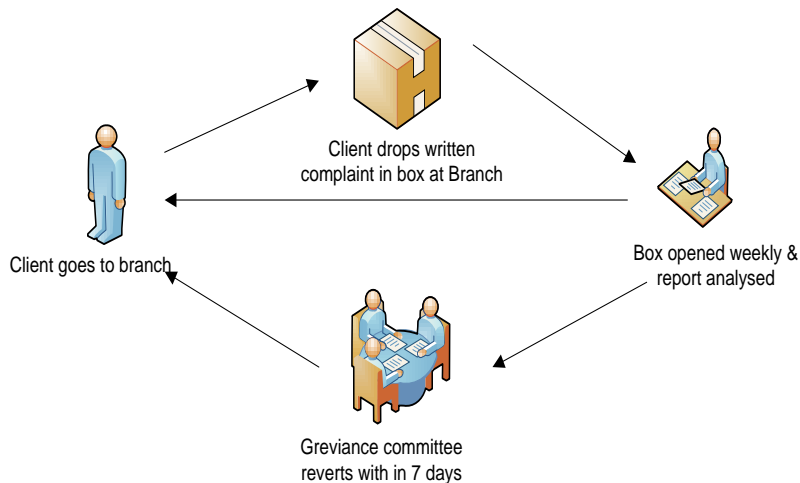
GRIEVANCE REDRESSAL PROCESS /WAYS

Multi channel service strategy are there so that the client is able to reach as per her discretion & convenience

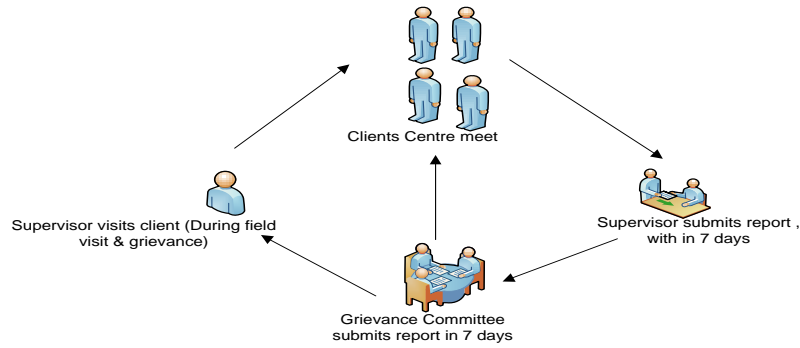
I - Toll free number - Clients can call on this number during working hours



II - Drop Boxes at Branches – Clients can drop the complaints in this box



III - Senior Operations/ Audit/Monitoring supervisors – Clients can contact the supervisors directly during there visits.



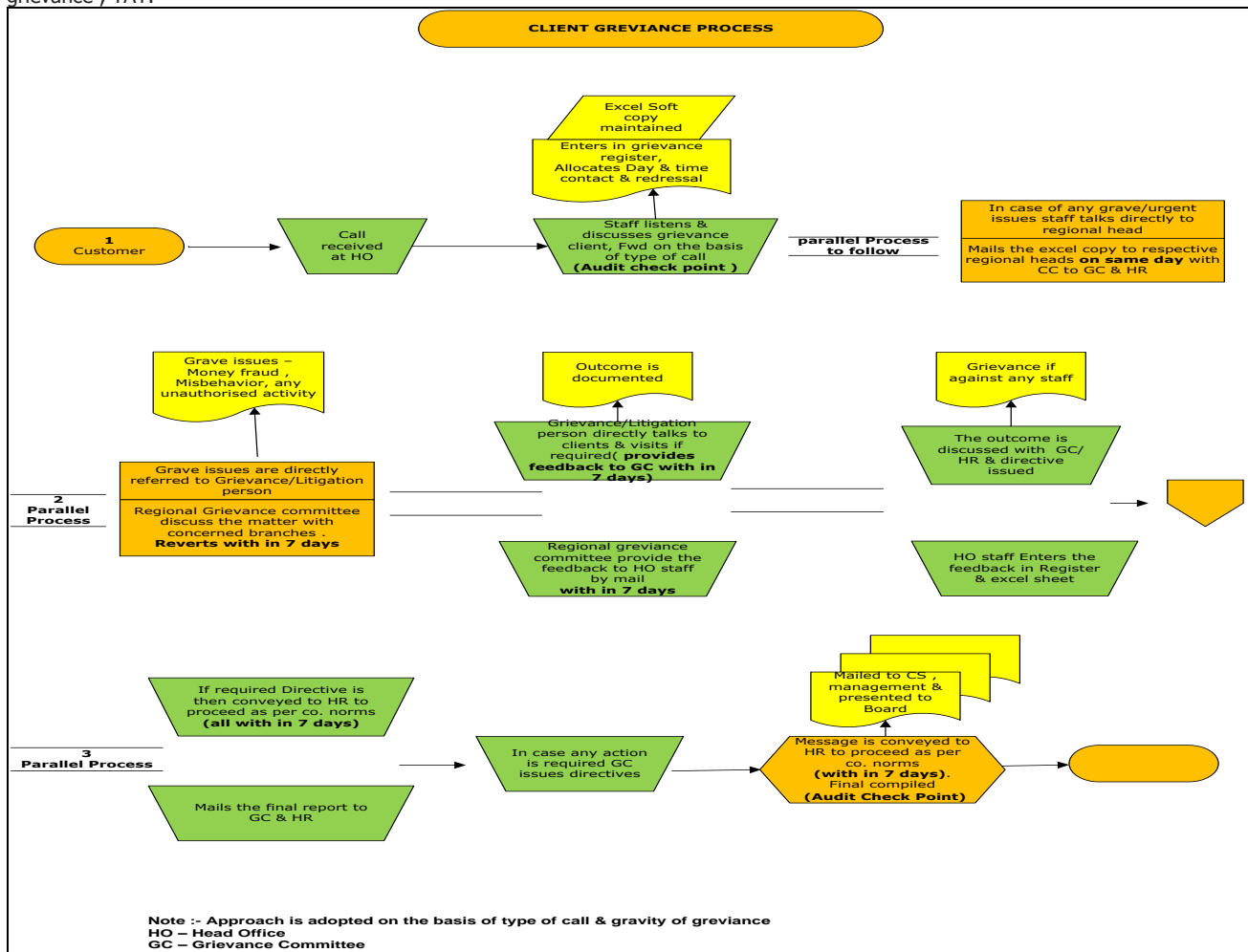
CATEGORIES OF CUSTOMER REQUEST

Relates to types of customer calls

- **Query** - These are primary calls with regard to know about the loan, interest amount , EWI , claim settlement , etc.
- **Request** – For higher amount of loans, top up loans
- **Grievance** – A communication that expresses dissatisfaction because of lack of action or inaction, lack of service
- **Grave / urgent Grievance** – Related to fraud , staff Misbehaviour , Pipeline cases.

PROCESS MAP

Below gives a brief about the process / procedure being adopted by Sonata at various stages depending on type of call & nature of grievance , TAT.



<p>BREIF DESCRIPTION</p> <ul style="list-style-type: none"> • Customer calls on Toll free number • Attended by Grievance desk Staff • Discusses the matter , depending on type provides solution/ suggestion , • Enters the details in grievance register & soft copy • Depending on type of grievance step is taken 	<ul style="list-style-type: none"> • The RO grievance feedback is well intimated at grievance desk • Matters are brought in knowledge of GC • Suitable discussions & appropriate decisions are taken • Conveyed to HR for appropriate action if any or feedback / suggestion provided to client . • All the reports are compiled & presented before the HR/Mgt./Board
--	--

TRAININGS IMPARTED

We provide Proper & adequate training to keep the system running

- Frontline Staff - are asked to follow COC which clearly underlines the approach towards the company policy in all matters related to client & otherwise. Branches display the toll free number, loan amount & COC.
- Educating Clients – clients are educated in centre meet , during visits by supervisors , toll free number is well mentioned on the Loan cards , Process Improvement

GAP ANALYSIS & PROCESS IMPROVEMENT

- A software template to be made for entering/feeding the grievance at first instance & this will generate a Grievance number & be conveyed to the client . All the grievance entered will be appear at the backend at the HR desktop , Time bound & prompt adherence to grievance to be checked.

The complains have been/are being addressed by the company in a very professional & ethical way , as we do have a multi layer (mentioned above)of adherence mechanism for cheques & balance. In addition **Grievance Redress Committee**, is in process to design the policy of penalizing the staff on the basis of gravity of compliant and degree of guilty.

GRIEVIANCE DISCUSSED & PRESENTED

- All the client grievance reports are periodically (Quarterly) presented before the board after passing through the other supervisory layers & committees.

Hope that above clearly depicts the process of Grievance mechanism followed by Sonata with the aim of continuous up gradation of process for the betterment of Clients & society as a whole.