

CUSTOMER GRIEVANCES

Save Financial Services Pvt Ltd policy on customer grievance redressal is based on the following principles:

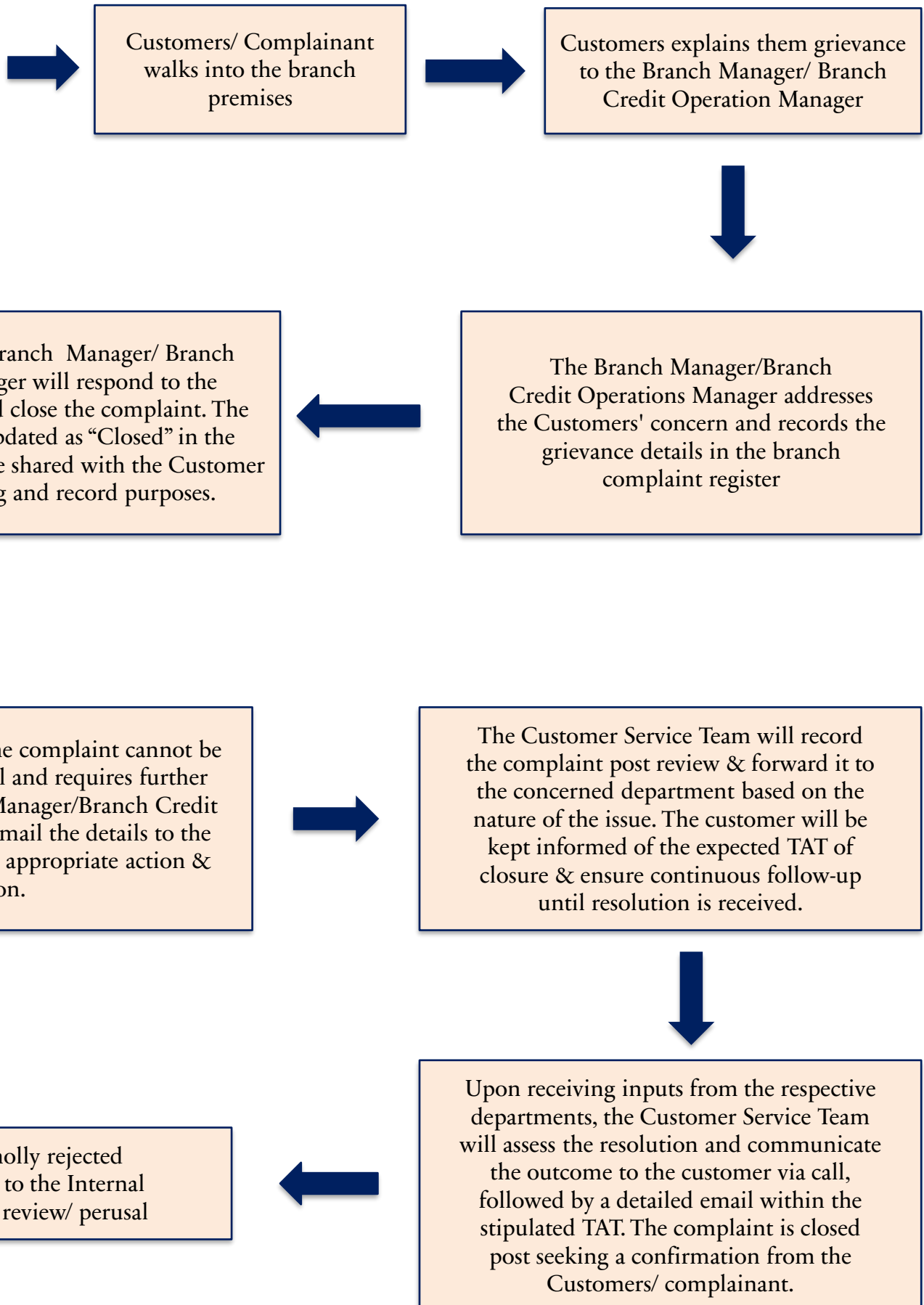
- All initiatives and strategies of SFSPS will be customer focused.
- Transparency, Promptness, and efficiency is key to Customer service.
- For Customers, the same is mentioned in the Application Form & Loan agreement which is part of the welcome kit
- A Customer can log her grievance on the Customer Care number-011-61325100 . Customers are being educated on the existence and process of grievance redressal mechanism during the one-two days CGT & GRT process.
- They are also provided with phone numbers of Relationship Officers and Branch Officers for sharing any grievance(s).
- The details of grievance redressal mechanism along with the escalation matrix are placed on the SFSPS website and on the branch notice board. The grievances are dealt promptly and courteously by recording on the CRM .
- SFSPS treats all complaints efficiently and fairly to not damage or tarnish the company's reputation and affect its business otherwise.
- SFSPS endeavors that its employees work in good faith and without prejudice to the interests of the Customers.

The following Grievance Redressal process is followed for complaints raised at branches and head office:

1. All the field officers and customer service executives are given induction as well as refresher training on the grievance redressal process.
2. Branch Manager and Area Manager/Cluster Manager are required to make surprise Centre visits to meet Customers and seek feedback about the working of the company and field staff for continuous improvement and to record grievance if any and forward the same to the Head Office for further action.
3. A Complaint Register is maintained at Branches to record genuine complaints .
4. In all cases complaint received at the branch the Branch Manager / Area Manager/Branch OPS/Credit Manager will make an earnest effort to redress the grievance and/or implement the suggestion if it relates to any operational issue, which is within his/her competence/authority.
5. A complaint redressal workflow chart is placed on the notice board of every branch office clearly stating the process of grievance redressal system at the branch level.
6. The customer service executive attends to the grievances reported directly on the Grievance Redressal Officers number.
7. The officers respond to grievances in a prompt, efficient, and courteous manner.
8. The team liaises with the respective branch offices/resolving unit to seek complete resolution to the issue and records the resolution on the CRM.

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Complaint received at the Branch





Complaint Received at the Head Office

