

CLIENT GRIEVANCE REDRESSAL

The company has placed a sound mechanism for the redressal of clients' grievance with four window system for receiving any grievance/complaint/suggestion/feedback:

1. Complaint box: A complaint/suggestion box is installed at each branch office and also at the HO of the company so that borrowers can draft their complaints and drop them in the box. Anonymous complaints can be dropped into this box which is opened at an interval of 7-15 days by an authorized person. These complaints are then filed properly and a report is generated based on the complaints are sent to the head office on a monthly basis. On the basis of the nature of complaints, they are responded and escalated in the hierarchy if required. The designated grievance redressal committee addresses the problems and an action taken report is also presented to the Board.

2. Dedicated customer service no: GDFPL has dedicated helpline numbers 03623-261017/261927 to address the grievances and queries of the borrowers. The numbers are displayed in the back of the borrower's loan passbook. A person is also designated in the HO to receive and register the complaints and resolve the queries/grievances as soon as possible.

3. Appointment of a Nodal Officer: GDFPL has also appointed a Nodal Officer to look after the grievance redressal procedures of the company and keep abreast all the important matters related to the complaints. The phone no. of the Nodal Officer is displayed in each office premises.

4. Distribution of pre-postage paid envelopes to clients: GDFPL has the mechanism of distributing pre-stamped envelopes to its clients with a feedback form to know their views regarding GDFPL's overall performance, loan procedures, etc.

Apart from the abovementioned ways the clients can approach with email and by post. The email id and postal address is made available to the clients. The clients can place complaints anonymously and strict privacy is maintained while dealing with various complaints. It is to be noted that a neutral committee addresses the complaints received through various sources.