

## **Points to be Known and to be Followed by BSS Micro Loan Project Members, with regard to ‘Customer Grievance Redressal System’:**

We hereby convey to all project members and other outside persons that BSS organization being a Non-Banking Finance Company – Micro Finance Institution (NBFC-MFI), is dedicated for poverty alleviation by providing micro loan facility to poor women and through them to their family. If there are any complaints/grievances with regard to loan facility being provided by organization to its customers/program members or any other matters related to the project, the organization aims to resolve them immediately.

### **Various stages for customers/program members to lodge complaints about their grievances and get them resolved:**

#### **I. At Center and Center Manager Level :**

1. If customers have grievances about loan facility, services or other issues related to project, initially, they have to lodge complaints about their grievances in writing during the visit of center manager who manages the center. Acknowledgement and complaint number will be given for such written complaints to the concerned customers through field office.
2. In case, if not possible to give their grievances in writing during the center visit of center manager, then customers can lodge complaints about their grievances to field office in writing. Field office address is given in the loan repayment pass book card to lodge such complaints.
3. In case, if customers have conveyed their grievances through telephone, details of such grievances should also be sent by customers compulsorily in writing to field office. The reason being to avoid occurrence of miscommunication related to customer grievances and to understand them properly. It is very important to have customer grievances in writing for proper resolution of such grievances.
4. While lodging complaints by customers about their grievances in writing, they must write clearly their name, husband / guardian’s name, address, center name and number, Field Office – Center –Sub group- Member Number (FO-C-S-M No.), member’s Kredits ID number, telephone number to be contacted and complete details of grievances.
5. On behalf of customers, other individuals can also give complaints/grievances in writing. While providing so, their name, address, telephone number, their relationship with customers and complete details of customers should also be given.

#### **II. At Field Office and Field Office Manager Level:**

1. Customer can give complaints in writing to resolve their grievances, during the center visit of field office manager.
2. If customer grievances are not resolved at center manager level, or not resolved to the satisfaction of customer, then customer can give complaints/grievances to field office/field office manager in writing.
3. In case, if customers have conveyed their grievances through telephone, details of such grievances should also be sent by customers compulsorily in writing to field office. The reason being to avoid occurrence of miscommunication related to customer grievances and to understand them properly. It is very important to have customer grievances in writing for proper resolution of such grievances.
4. To lodge customers’ complaints/grievances, details such as concerned field office manager name, field office address, etc. have been given in the loan repayment pass book card.
5. If customers have lodged written complaints about their grievances to field office, for such written complaints, acknowledgement and complaint number will be given to customers from field office, and also usually field office will take initiatives to resolve within 30 days from the date of complaints lodged.

#### **III. ‘Customer Grievance Redressal Cell’ at Head Office Level:**

1. Center managers and field office managers are appropriate persons to resolve customer grievances, the customer complaints/grievances should get resolved at this level itself. In case, if the customer complaints/grievances are not resolved at this level, or not resolved satisfactorily to the customers, customers should lodge their complaints in writing to ‘Customer Grievance Redressal Cell’ of head office.

2. In case, if customers have conveyed their grievances to 'Customer Grievance Redressal Cell' of head office through telephone, details of such grievances should also be sent by customers compulsorily in writing to 'Customer Grievance Redressal Cell' of head office. The reason being to avoid occurrence of miscommunication related to customer grievances and to understand them properly. It is very important to obtain customer grievances in writing for proper resolution of such grievances.
3. If written complaints are lodged to 'Customer Grievance Redressal Cell' of head office, acknowledgement and complaint number will be given to customers through concerned field office.
4. In case, if customer visits head office directly, and lodge their complaints/grievances in writing to 'Customer Grievance Redressal Cell' of head office, acknowledgement and complaint number will be given to them by head office itself.
5. Customer grievance redressal Cell of head office will examine the written complaints of customer grievances, and will resolve them as soon as possible through concerned staff.
6. If customers have lodged their complaints in writing, usually 'Customer Grievance Redressal Cell' of head office will take initiatives to resolve within 30 days from the date of the complaints are received at the head office.
7. In case, if the problems or issues occur from outside persons, or if the issues are beyond the control of organization, then after detailed understanding of such complaints/grievances based on the severity, the approximate amount of time that may be taken for resolving will be determined, and that will be informed to customers/program members.
8. To redress the customer grievances, head office address is given in the loan repayment pass book card. Customers can lodge their grievances in writing to that address, and same is given below.

Address of 'Customer Grievance Redressal Cell' of BSS Head Office:

BSS Microfinance Private Limited, Customer Grievance Redressal Cell,  
No.11, 2<sup>nd</sup> Block, 2<sup>nd</sup> Stage, Near B.D.A Complex, Outer Ring Road, Nagarabhavi Layout, Bengaluru – 560072.  
Telephone No: 080-65470952, E-mail: [customergrievanceredressal@bssmicrofinance.co.in](mailto:customergrievanceredressal@bssmicrofinance.co.in)

9. If the customers are not satisfied with the resolution of their grievances within 30 days from the date of receipt of complaints lodged by the customers to the 'Customer Grievance Redressal Cell' of head office, later on complaint can be given with regard to their grievances to the below mentioned address.

Reserve Bank of India Regional Office Address: Officer-In-Charge, Department of Non-Banking Supervision,  
Regional Office, Reserve Bank of India, No: 10/3/8, Nrupatunga Road, Bengaluru – 560001.

Tel. no. 080-22277770, Fax No. 080-22232199, E-mail: [dnbsbangalore@rbi.org.in](mailto:dnbsbangalore@rbi.org.in)

10. In case, members/customers are not satisfied with the resolution of their grievances by BSS organization, such members/customers can submit their complaints to Association of Karnataka Microfinance Institutions (AKMI) and Microfinance Institutions Network (MFIN) organizations in writing or make a phone call to the toll free numbers of these organizations, where BSS organization is having membership. The details are given below.

Address of Association of Karnataka Microfinance  
Institutions (AKMI): Avalahalli, Anjanapura Post,  
JP Nagar 9th Phase, Bengaluru-560108 Karnataka, India.  
Toll free no.: 1800-425-5654

Address of Microfinance Institutions Network (MFIN):  
No.705, 7<sup>th</sup> Floor, Tower B, Millennium Plaza,  
Sushant Lok I, Gurgaon- 122002, Haryana, India.  
Toll free no.: 1800-2700-317

Note: This BSS NBFC document is in English and in other languages. If there are differences in interpretation, English version prevails.