



**Customer Grievance Redressal Mechanism Policy
&
Standard Operating Procedure**

Version 4.6


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1. Introduction

In the present competitive scenario, excellent customer services are an important tool for sustained business growth. Customer complaints are part of the business process in any corporate entity. At SATYA, customer services and satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers but also to retain the existing ones. SATYA has come up with a lot of initiatives that are oriented towards providing better customer experience and an efficient complaints redressal mechanism. To make SATYA's Customer Grievance Redressal Mechanism (CGRM) more meaningful and effective, a structured system has been built. This system ensures that the redressal sought is just, fair and is within the given framework of rules and regulations. The policy and framework aim to provide quick redressal of grievances/issues and effective resolutions contributing to image of the company and future sustainable opportunities in microfinance sector. The Company is committed to ensuring a smooth and cordial relationship with its customers and accordingly, this document caters for grievance redressal by undertaking root cause analysis to avoid the repetitive nature of grievances.

Customers who wish to send their feedback, enquiries and grievances can connect with the CGRM channels; their queries will be answered by our experienced customer care executives. General information such as details of products, services, loan account information and branch contacts are provided instantly, whereas grievances which require data access and investigations are responded within a maximum of 30 days (including time taken by Internal Ombudsman or any other authority/person, where required) from the date of receipt of the grievances. The said maximum 30 days is reckoned as 'Maximum time period' (MTP).

This policy outlines the Customer Grievance Redressal framework and developed in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Microfinance Institution) Directions, 2025 ,, Reserve Bank of India (Non-Banking Financial Companies – Credit Information Reporting) Directions, 2025, Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 and Integrated Ombudsman Scheme, 2026 and other relevant directions/circular etc. issued by the Reserve Bank of India as amended from time to time.

2. Definitions:

For this Policy, the following terms shall have the meaning as provided herein below:

Terms	Meaning
Committee	Shall means Stakeholder Relationship & Customer Service Committee (SRCS)
Competent Authority	Shall means MD, CEO & CIO of the Company
Complaint	means a representation in writing or through other modes alleging deficiency in service on the part of the Company and seeking relief thereon.
Deficiency in service	Refers to shortcomings or an inadequacy in any service, which the Company is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.
Internal Ombudsman	Means person appointed in pursuance of the Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 to perform the roles & responsibilities ascribed in this direction.
Grievance Redressal Officer (GRO') & Principal Nodal Officer (PNO'):	Means a person who is responsible for the functioning of the CGRM department, and other roles assigned by the Company from time to time.

3. Objectives

Customer Grievance Redressal policy outlines the framework for addressing customer grievances and to ensure that:

1. All customers are always treated fairly and without bias.
2. Provide formal channels for the clients for their feedback and suggestions.
3. Put in place a formal grievance redressal mechanism for the clients.
4. Educate customers on Grievance Redressal Mechanism.
5. Ensure speedy and efficient resolution of customer issues with adherence to basic principles of transparency and integrity.
6. Protect customers against fraud, deception, or unethical practices.
7. Consistently assess the impact of services in order to serve clients better.
8. Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

This Policy shall be read in conjunction with the Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 and the Integrated Ombudsman Scheme, 2026, as applicable. In the event of any conflict in interpretation or ambiguity, the provisions stipulated in the Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 and the Integrated Ombudsman Scheme, 2026, as amended from time to time, shall prevail and be applicable.

4. Nature of Calls

SATYA has categorized the calls in three levels which is based on the nature of concern raised by the customer which are as follows:

1. Complaints
2. Service Requests
3. Queries

Complaints:

A call is to be categorized as a complaint when the caller or the person on whose behalf the caller is calling, is an existing customer or past customer of the organization who has grievances of nature as stipulated below.

- i. An allegation of unacceptable employee behavior.
- ii. An alleged violation of law, regulation, or policy.
- iii. Unauthorized Electronic Banking Transaction (UEBT) dispute for investigation.
- iv. Any deficiency or gap in service delivery towards the commitment provided to the customer. (e.g., Complaints on account of breach in committed turnaround time (TAT) or non-fulfilment of the request, customer has placed with the Company).
- v. Complaints w.r.t. loan sanction, disbursement, excessive interest rate/charges, non-receipt of loan documents, data privacy breaches, violation of fair practice code, issuance of NOC, fraud by the company's staff, and other matters w.r.t covenants of loan documents, as admissible.
- vi. Any other issue as applicable and admissible as 'complaints' in terms of applicable laws.

Service Requests:

A call to be categorized as a service request when it is from an existing customer who has availed a loan and wants to avail a service with respect to the loan taken.

Queries:

A call to be categorized as a query when the caller is an existing or potential customer and wants to either avail information regarding products offered in general or wants any specific information regarding the existing loan that she/ he may have availed. This may be classified in respect to any loan/insurance related calls.

Note:

For complaints related to Insurance claim cases: Insurance claims shall be handled on a priority basis from the date of receiving the call. The CGRM team shall forward the case details to the insurance department of SATYA, which will then submit the case details along with relevant documents to the insurance company for resolution. The team will also keep track of the status of queries, follow up with customers when required, and provide necessary updates. Based on this process, the CGRM team will close the case after informing the client.

For complaints related to Credit Information Reports, SATYA shall prioritize their resolution. The CGRM team will forward these complaints, along with the received documents, to the IT team for resolution. SATYA's IT team will then take up the case with the respective Credit Information Companies (CICs) to correct any inaccuracies in the credit information within twenty-one days from the date they are informed of the inaccuracy. Regular follow-up will be conducted with the CICs, as they hold the ultimate responsibility for resolution. Based on the CICs' response, SATYA can facilitate the clients for the appropriate resolution.

Unavailability of Evidence from the Client End: If the client fails to provide the required evidence within the stipulated timeframe of 7 days to the CGRM Executive for further investigation of the registered complaint, the CGRM Executive will close the case based on the unavailability of evidence. This closure will be communicated to the client, and the case will be closed as per policy. If the client provides the necessary evidence after the 7-day period, the CGRM team will reinitiate the case by creating a new ticket ID on the CGRM portal.

5. Grievance Redressal Mechanism Through Various Channels

SATYA has developed a redressal mechanism to solve its client's grievance on a priority basis.

There are different alternative channels through which the customer can register their complaints with Satya.

- Channel 1: Complaints received at Toll free number
- Channel 2: Dedicated email ID: grievance@satyamicrocapital.com
- Channel 3: Physical receipt of the complaint by SATYA's official

Channel 1: Customers can directly approach Customer Grievance Cell, where SATYA has a dedicated Toll-Free Number (1800-102-5644) and a dedicated team that compiles, addresses, and escalates customer's calls on the working days from 9 a.m. to 6 p.m.

Channel 2: The customer or his/her representative can send an e-mail to the dedicated E-mail address displayed on SATYA's website and branches and get his/her Complaint registered.

Channel 3: At branch level, customer can approach the SATYA's officials on either their official mobile number or they can register their complaint in Feedback cum Complaint Register at the branch office.

SATYA will maintain following details in their CGRM report: (Subject to receive from client): Ticket ID, Date of complaint, State, Branch, Address, Centre ID, Name of borrower and co-borrower, Caller name, Customer ID/ Laon ID, Phone Number, Product related to call, Nature of call, Category of calls, Level of calls, Sub category of calls, Details of case, Action taken, Status of case (Open or Closed), Reason for Open, Closing Date, TAT and Status of customer satisfaction with given resolution and further appeal by customer and Remarks.

Overview of Channels:

Channel 1: Customers can directly approach Customer Grievance Cell, where SATYA has a dedicated Toll-Free Number (1800-102-5644) and a dedicated team that compiles, addresses, and escalates customer's calls on working days. The necessary steps to ensure customer grievance redressal are as follows:

The customer or his/her representative can call on the Toll-Free Number (1800-102-5644) provided by the Company. To authenticate customers, the Customer Care Executive will take the primary information from the customer. i.e. Borrower & Co-Borrower Name, Customer ID, Date of Birth, and loan amount as written in the loan card and visa-vis the customers must disclose other details to the CCE as per the CGRM template. Also, customer authentication will be applicable for the repeat calls from the same customer.

After authentication, CCE registers the call if CCE finds that the call is genuine based on the nature of the call, that is complaint, service requests and queries and get in touch with relevant SATYA's officials to validate the concerned raised by the customer. Additional information about the members/s may be obtained by the CCE from the software and branches as well as from the concerned department.

The case is then diagnosed to determine the grievance and further classification/determination of TAT. Once the call is registered on CRM the client will get the acknowledgement message. After this the CGRM team escalates the case to the concerned department for the proper investigation and timely resolution to the client. Once the resolution is done, the CGRM team intimates the client about the resolution and closes the case and same intimation will be provided to the client through message. Lastly, the CGRM team checks the status of satisfaction with the client on the provided resolution.

Customer Grievance Redressal team maintains a call log / control sheet of all the calls received on the toll-free number in MS excel, where all the details of the complaint/ service request / query are fed along with the subsequent escalation and action taken to resolve the grievance. Status of the case are also updated in the log as

- **Closed Cases:** Closed cases are all those cases which are resolved by the Grievance Redressal team either by sharing relevant information with the customer or by immediate intervention of the regional operations team at the branch level.
- **Open Cases:** All cases which are not closed are open cases.

Channel 2: The customer or his/her representative can send an e-mail to the email address displayed on SATYA's website and branches and get his/her Complaint registered. CGRM team will get in touch with the complainant through phone number or email to get the required details for resolving their grievance.

Channel 3: At Branch Level, customer can walk-in and register their complaint in Feedback cum Complaint Register at the Branch office.

Every Branch should have the following:

- Feedback cum Complaint Register
- Display of the name, address and details of CGRM Toll-Free number and Email Id
- Display of the name, address and details of MFIN Toll – Free number
- Display of the name, address and details of phone number of RBI

If the customer is not satisfied with the resolution given against the complaint or at the branch level staff fails to close the case, then the customer can escalate the complaint to the toll-free number.

SATYA has put in a robust mechanism to handle these complaints. SATYA reviews all the complaints which are at the branch level on a quarterly basis and understands the reasons for the complaint. Also, check the satisfaction level of the complainant whether they are satisfied or not by the provided resolution at the branch level.

6. Redressal of Grievances of Persons with Disabilities

The Company shall ensure that persons with disabilities (PwDs) have equal and convenient access to all grievance redressal channels, including helpline/toll-free numbers, email, online portals, and branch-level grievance cells. Furthermore, the Company shall designate dedicated, adequately trained, and sensitized officer(s) to specifically handle grievances raised by PwDs. The designated officer(s) shall provide necessary assistance to PwD customers throughout the grievance redressal process, ensure empathetic and non-discriminatory handling, and coordinate with relevant internal teams to facilitate timely and effective resolution in accordance with applicable laws and regulatory guidelines.

7. CGRM Reporting

Monthly CGRM report will be prepared by the CGRM team and will be shared with the Senior Management. A summary of all complaints along with Root Cause Analysis are prepared and presented quarterly in the board meeting and Stakeholder Relationship and Customer Service Committee so that the board or committee members can appraise and guide the management on best practices on grievance redressal to enable SATYA to be a customer centric organization. Similarly, Management regularly reviews KPIs such as percentage of cases resolved, average time to resolve cases and take corrective action to resolve mis – handled cases and improve systematic shortcomings.

8. Quality Assessment and Feedback to CCE

Quality assessment of the CCE is to be done by the designated person through call monitoring (both live and recordings), and checking customer satisfaction with the resolution provided. Based on this assessment, feedback is to be given to the respective executives in either monthly meetings or through in-person interactions.

9. Escalation Matrixes:

1. Grievance Redressal Officer (GRO) & Principal Nodal Officer (PNO)
2. Internal Ombudsman
3. MFIN Grievance Redressal Cell
4. RBI Ombudsman

Matrix 1: Grievance Redressal Officer (GRO) and Principal Nodal Officer (PNO)

The customer may directly raise their grievances/complaints to GRO and PNO. GRO and PNO will work with the CGRM team closely and provide resolution of the complaints as per defined Turnaround Time (TAT). The resolution provided by GRO and PNO shall be effectively communicated to the customer, and post satisfaction, the case is officially closed in the CGRM portal.

Customers may reach out the GRO and PNO as per below-details:

SATYA Micro Capital Limited - Grievance Redressal Officer and Principal Nodal Officer Phone No.: 011-49724000

DPT 519, DLF Prime Towers, Block-F, Okhla Phase-I, New Delhi-110020 Or

Email (us at): - gro@satyamicrocapital.com

Matrix 2: Internal Ombudsman

Wholly Rejected: All claims made in the complaint have been refused and none have been accepted.

Partly Rejected (Partly Resolved): Some parts of the complaint have been accepted, while others have been rejected, or the relief provided does not fully satisfy the customer's claim.

The aforementioned definition shall be interpreted on a case-to-case basis to ensure alignment with the regulatory instructions and intent prescribed under the Internal Ombudsman (IO) Master Direction.

Handling of Partially Rejected/Resolved or Wholly Rejected Complaints

- In accordance with the RBI Master Direction – Internal Ombudsman for Regulated Entities (2026), all complaints that are partially rejected/resolved or wholly rejected by the CGRM team shall be mandatorily escalated to the Internal Ombudsman (IO) within 20 days of receipt.
- The IO shall examine such complaints based on records available with the Company, including documents submitted by the complainant, resolution remarks, and related departmental input. The IO may seek additional information from the complainant through the Company or interact with relevant functionaries to arrive at a fair resolution.
- If the IO disagrees with the resolution proposed by the concerned department, the IO shall recommend a revised resolution. The department shall implement the IO's recommendation, or in exceptional cases where compliance is not possible, seek approval from the Managing Director to uphold the original resolution.
- The CGRM team shall communicate the IO's decision to the complainant within seven (7) days of escalation, ensuring that the entire process is completed within the overall 30-day maximum time period (MTP) stipulated under RBI guidelines.
- The complainant shall be informed of the closure of the complaint through SMS and/or outbound calls, during which customer satisfaction with the resolution shall also be confirmed.

Role and Responsibilities of Internal Ombudsman:

1. The Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the regulated entity but have been partly or wholly rejected by the regulated entity.
2. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman:
 - a) Complaints related to corporate fraud, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the regulated entity.
 - b) References in the nature of suggestions and commercial decisions of regulated entity. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman.
 - c) Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the regulated entity.
 - d) Complaints which have been made by or are already pending in other for a such as the Consumer Disputes Redressal Commission, courts, etc.
 - e) Disputes for which remedy have been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.
3. The regulated entity shall forward partially rejected/ partially resolved or wholly rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the regulated entity.
4. Complaints that are outside the purview of these Directions should be immediately referred to the regulated entity by the Internal Ombudsman.
5. The Internal Ombudsman shall analyze the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the regulated entity.
6. The Internal Ombudsman shall examine the complaints based on records available with the regulated entity, including any documents submitted by the complainant and comments or clarifications furnished by the regulated entity to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents

from the complainant, through the regulated entity.

7. The Internal Ombudsman shall, on a quarterly basis, analyses the pattern of all complaints received against the regulated entity, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the regulated entity for policy intervention, if so warranted.
8. Any other roles & responsibilities as specified in terms of the Master Direction.

Internal Ombudsman (IO) shall be designated as a permanent invitee to all meetings of the Board.

Matrix 3: MFIN Grievance Redressal Cell

The customer can approach **Micro-Finance Institutions Network (MFIN)** also and MFIN shall get the complaint resolved as per their timelines. Below are the details of the MFIN:

Grievance Redressal Cell

Micro-Finance Institutions Network (MFIN),

PSP 4-003, 4-004, 4th Floor, Emaar Palm Spring Plaza, Golf Course Road, Sector – 54, Gurugram -122003, Haryana

Toll Free Number 1800- 102- 1080

Tel. No.: +91 124 – 4576800

Email: contact@mfinindia.org

Matrix 4: RBI -Ombudsman

Cases where complaints are wholly or partly rejected by the Company even after detailed examination by IO, the complainant may approach RBI Ombudsman for redressal of the same comprising the details of the Complaint in its response.

The Ombudsman

Centralized Receipt and Processing Centre (CRPC)

Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017

Email – crpc@rbi.org.in

Web: <https://cms.rbi.org.in>

10. Amendment and Review of the Policy

This policy shall be reviewed by the Board at annual intervals. Further, the policy shall also be amended whenever required due to changes in relevant regulatory guidelines and the same shall be notified to the Board promptly.

The policy would be available on the company's website and at all branches (on request). All employees of the company will be made aware of this policy.



Standard operating procedure (SOP) for Customer Grievance Redressal Mechanism / Escalation Process is marked as

Annexure:

11. Reporting to the Committee & RBI

1. Internal Ombudsman will submit reports on cases referred to him/her and his/her analysis of the overall complaints received by the company to the Board preferably on a quarterly basis, but not less than half yearly intervals.
2. Internal Ombudsman will also submit reports to the RBI as per the prescribed format in the intervals defined by the RBI.

TAT (Turn Around Time for Resolution of Complaints)



Complaints	TAT
CGRM team / GRO & PNO	1-20 Days
Internal Ombudsman	21-27 Days
Competent Authority (Managing Director)	28-30 Days

Annexure-A

Standard Operating Procedure (SOP) of Customer Grievance Redressal Mechanism / Escalation Process

This document has been prepared in terms of the provision of Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2026 which explains the standard operating procedure for Customer Grievance Redressal Mechanism and the escalation process for the grievances received by the organization. Satya has designed a robust mechanism where customers can register their complaints and get their resolutions in the duration of 30 days. Below are the indicative list of complaints/services requests/queries that can be addressed through the available channels:

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
1	Loan	Complaint	Operational Issues	Critical	EDO demanded commission
2	Loan	Complaint	Operational Issues	Critical	Centre leader demanded commission
3	Loan	Complaint	Operational Issues	Critical	Loan pipelining
4	Loan	Complaint	Operational Issues	Critical	Misuse of KYC documents
5	Loan	Complaint	Operational Issues	Normal	Loan card and Loan related documents not provided to the customer
6	Loan	Complaint	Repayment Issues	Critical	Customer has been duped by an external agency using the name of the MFI
7	Loan	Complaint	Repayment Issues	Normal	EMI collected without signing on Loan Card
8	Loan	Complaint	Staff Misbehaviour Issues	Critical	Staff Misbehaviour Issues
9	Loan	Complaint	Financial Embezzlement	Critical	Financial Embezzlement
10	Loan	Complaint	Repayment Issues	Critical	Customer charged with penalty for being late to meeting
11	Loan	Complaint	Repayment Issues	Critical	Customer paid the EMI in cash but not updated in the system
12	Loan	Complaint	Repayment Issues	Critical	Discrepancy in EMIs
12	Loan	Complaint	Delay in loan closure	Critical	Loan Closure Issues
13	Loan	Complaint	Delay in loan closure	Critical	Customer charged with penalty for loan pre-closure
14	Loan	Complaint	Delay in loan closure	Critical	Customer paid the pre-closure amount in cash but not updated in system
15	Loan	Complaint	Delay in loan closure	Critical	Customer paid the pre-closure amount digitally but not updated in system
16	Loan	Complaint	Delay in loan closure	Critical	Customer overcharged during pre-closure
17	Loan	Complaint	Dispute with CIR	Critical	Customer data not updated or wrong updated with Credit Information Bureau
18	Loan	Complaint	Repayment Issues	Normal	Customer paid the EMI twice digitally.
19	Loan	Complaint	Repayment Issues	Normal	Customer paid wrong EMI digitally
20	Loan	Complaint	Repayment Issues	Normal	Customer paid EMI in wrong loan account ID digitally
21	Loan	Complaint	Repayment Issues	Critical	Customer paid the EMI digitally but not updated in the system
22	Insurance	Complaint	Insurance related Issues - DC	Critical	Delay in claim settlement
23	Insurance	Complaint	Insurance related Issues - Hospi	Critical	Delay in claim settlement

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
24	Insurance	Complaint	Insurance related Issues - DC	Critical	Disagreement over claim settlement amount
25	Insurance	Complaint	Insurance related Issues Hospi	Critical	Disagreement over claim settlement amount
26	Consumer Durable Loan	Complaint	Sales	Critical	Forced Cross Sale
27	Consumer Durable Loan	Complaint	Sales	Critical	Mis - selling
28	Consumer Durable Loan	Complaint	After sale service	Normal	No Assistance to customers for after sales service/ guaranty/ warranty
29	Consumer Durable Loan	Complaint	After Sales	Critical	Product not delivered
30	Loan	Service Request	Loan Service	Normal	Request to update the KYCs / phone number
31	Loan	Service Request	Loan Service	Normal	Request to update the phone number by nonclient of SATYA
32	Loan	Service Request	Loan Service	Normal	Requested for loan card copy as it got missed by customer
33	Loan	Service Request	Loan Service	Normal	Seeking time for delayed payments of EMI due to exigencies
34	Loan	Service Request	Loan Service	Normal	Requesting for the MAT
35	Loan	Service Request	Loan Processing	Normal	Request to provide the loan application status
36	Loan	Service Request	Loan Processing	Normal	Request to cancel the loan application
37	Loan	Service Request	Loan Processing	Normal	Loan rejected; reason for rejection not shared
38	Loan	Service Request	Disbursement	Normal	Loan sanctioned, but amount not transferred/ disbursed
39	Loan	Service Request	Disbursement	Normal	Disagreement related to the disbursed amount
38	Loan	Service Request	Disbursement	Normal	Loan amounts disburse in wrong account or NEFT bounce
39	Loan	Service Request	Repaymen	Normal	Meeting time/place decided/changed against customer's consent
40	Loan	Service Request	Pre Closure	Normal	Pre-closure not allowed at branch
41	Loan	Service Request	Loan Service	Normal	Loan closed and requested for Loan Statement / NOC
42	Insurance	Service Request	Loan Service	Normal	Request to refund the surrender values of insurance (PBL)
43	Loan	Queries	Loan Service	Normal	Customer wants to know about remaining balance / Loan Status
44	Loan	Queries	Loan Service	Normal	Customer wants to know the EMI / Installments
45	Loan	Queries	Repayment	Normal	Field staff not coming for center meeting at the designated time/place
46	Loan	Queries	Loan Service	Normal	Request for closure of the loan
47	Loan	Queries	Loan Service	Normal	Customer wants to know about preclosure process
48	Loan	Queries	Loan Service	Normal	Customer enquiry about pre-closure amount
49	Insurance	Queries	Insurance enquiry - DC	Normal	Enquiry about claim process.
50	Insurance	Queries	Insurance enquiry - Hospi	Normal	Enquiry about claim process.

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
51	Insurance	Queries	Insurance enquiry - DC	Normal	Customer enquiry about claim submission status
52	Insurance	Queries	Insurance enquiry - Hospi	Normal	Customer enquiry about claim submission status
53	Loan	Queries	Loan Service	Normal	Enquiry about subsequent cycle
54	Loan	Queries	Loan Service	Normal	Customer wants to know Branch Address
55	Loan	Queries	Loan Service	Normal	Customer wants to know Branch Manager/ EDO Contact Number
56	Loan	Queries	CIR enquiry	Normal	Enquiry about CIBIL
57	Loan	Queries	Loan Service	Normal	Enquiry about digital payment mode
58	Loan	Queries	Loan Service	Normal	Enquiry about deduction charges such as LPF, Insurance etc.
59	Loan	Queries	Others	Normal	New Leads
60	Loan	Queries	Others	Normal	General Queries
61	Loan	Queries	CIR enquiry	Normal	Customer request to remove write off/ DPD from her CB report
62	Loan	Queries	Loan Service	Normal	Customer wants to know about the due amount
63	Loan	Queries	Loan Service	Normal	Customer wants to know about interest rate