SATYA MICROCAPITAL LIMITED
Customer Grievance Redressal Mechanism Policy & Standard Operating Procedure

Version 5.0

Document review and approval

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10.	4.6	Align with the regulatory requirements and some definition has been added.	13-02-2026	Board of Directors
11.	5.0	Align with the regulatory requirements	29-05-2026	Board of Directors

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1. Introduction

SATYA MicroCapital Limited is a Public Limited Company incorporated under the provisions of the Companies Act, 1956 and validly existing under the provisions of the Companies Act, 2013, (hereinafter referred to as "SATYA" or the "Company"). SATYA is a Non-Deposit taking Non-Banking Financial Company ("NBFC"") registered and regulated by the Reserve Bank of India ("RBI") as a Non-Banking Financial Company – Micro Finance Institution ("NBFC - MFI").

In the present competitive scenario, excellent customer service is an important tool for sustained business growth. Customer complaints are a part of the business process in any corporate entity. At SATYA, customer service 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 existing ones.

SATYA has come up with several initiatives that are oriented towards providing a better customer experience and an efficient complaint-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 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 the image of the Company and future sustainable opportunities in the microfinance sector. The Company is committed to ensuring a smooth and cordial relationship with its customers and, accordingly, this document caters to grievance redressal by undertaking Root-Cause Analysis ("RCA") 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 ("CCEs"). General information such as details of products, services, loan account information, and branch contacts is provided instantly, whereas grievances requiring data access and investigations are responded to within a maximum of 30 days (including time taken by the Internal Ombudsman ("IO") or any other authority/person, where required) from the date of receipt of the grievance. The said maximum 30 days is reckoned as the 'Maximum Time Period' ("MTP").

SATYA's Customer Grievance Redressal Mechanism Policy & Standard Operating Procedure ("SOP") (hereinafter collectively referred to as "the Policy") outlines the Customer Grievance Redressal framework, which has been developed in accordance with the Reserve Bank of India (Non-Banking Financial Companies Responsible Business Conduct) Directions, 2025; the Reserve Bank of India (Non-Banking Financial Companies Microfinance Institution) Directions, 2025; the Reserve Bank of India (Non-Banking Financial Companies Internal Ombudsman) Directions, 2026; the Reserve Bank of India (Non-Banking Financial Companies Credit Information Reporting) Directions, 2025; and other relevant directions and circulars issued by the Reserve Bank of India ("RBI") from time to time and has also adopted the unified Industry Code of Conduct formulated by the Self-Regulatory Organizations—Microfinance Institutions Network ("MFIN") and Sa-Dhan (The Association of Community Development Finance Institutions).

2. Definitions

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

Terms	Meaning
Committee	Stakeholder Relationship & Customer Service Committee (SRCS)

Complaint	Representation in writing or through other modes alleging deficiency in service on the part of the Company with or without seeking relief thereon;
Customer	A person who uses, or is an applicant for, a service provided by the Company
Deficiency in service	Shortcoming or inadequacy in any service that the Company is required to provide, whether statutorily or otherwise, which may or may not result in financial loss or damage to the customer.
Grievance Redressal Officer ("GRO") & Principal Nodal Officer ("PNO")	GRO: Person who is responsible for the functioning of the CGRM department, and other roles assigned by the Company from time to time. PNO: Person who shall be responsible for representing the Regulated Entity and furnishing information on its behalf in respect of complaints filed against the Regulated Entity.
IO	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.

3. Objectives

The Customer Grievance Redressal Policy outlines the framework for addressing customer grievances and ensures that:

- All customers are treated fairly and without bias at all times.
- Formal channels are provided for customers to share their feedback and suggestions.
- A structured grievance redressal mechanism is established for customers.
- Customers are educated on the Grievance Redressal Mechanism.
- Customer issues are resolved promptly and efficiently, in adherence to the principles of transparency and integrity.
- Customers are protected against fraud, deception, or unethical practices.
- The impact of services is regularly assessed to improve customer experience.
- Customers are fully informed of their rights, enabling them to seek alternative remedies if they are not satisfied with our response or resolution.

4. Overview of Customer Service

Customer interactions based on the nature of concern raised by the customer are categorized as under:

a. Complaints
b. Service Requests
c. Queries

Complaints:
A call shall be categorized as a complaint when the caller, or the person on whose behalf the caller is calling, is an existing or former customer of the organization and has a grievance of the nature stipulated below.

1. An allegation of unacceptable employee behavior.
2. An alleged violation of law, regulation, or the Policy.
3. Unauthorized Electronic Banking Transaction dispute for investigation.
4. Any deficiency or gap in service delivery against the commitment provided to the customer (e.g., complaints arising from breach of committed Turn Around Time ("TAT") or non-fulfilment of a request placed by the customer with the Company).

5. Complaints with respect to loan sanction, disbursement, excessive interest rates/charges, non-receipt of loan documents, data privacy breaches, violation of the Fair Practices Code, issuance of NOC, fraud by the Company's staff, and other matters with respect to the covenants of loan documents, as admissible.
6. Any other issue that is applicable and admissible as a 'complaint', as defined above.

Service Requests:
A call is to be categorized as a service request when it is from an existing customer who has availed a loan and seeks to avail any service related to the loan taken.

Queries:
A call is to be categorized as a query when the caller is an existing or potential customer and seeks either general information about the products offered or specific information regarding an existing loan that he or she may have availed. This may be classified with respect to any loan- or 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 the relevant documents to the insurance company for resolution. The team will also track the status of case with the Insurance Team and, based on the status the CGRM team will close the case after informing the client.

- **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 the 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.

- **For complaints related to Credit Information Reports:**
  SATYA shall put in place the following measures to strengthen and improve the efficacy of its grievance redressal mechanism:
    - The Company shall send alerts via SMS to customers on the registered mobile number. at the time of submitting credit information to Credit Information Companies ("CICs") regarding defaults or Days Past Due ("DPD") on their credit facilities.
    - A dedicated nodal officer/contact point coordinates with CICs for resolution of customer grievances related to credit information.
    - The CGRM team will forward the complaints, along with the documents received, to the IT team for resolution. SATYA's IT team will then take up the case with the respective CICs to correct any inaccuracies in the credit information within twenty-one days from the date they are informed of the inaccuracy. The Company will inform customers of the reasons for rejection of their requests for correction of credit information to enhance their understanding.

    Compensation:
      - Complainants shall be entitled to a compensation* of ₹100 per calendar day in case their complaint is not resolved within a period of thirty calendar days from the date of the initial filing of the complaint by the complainant with the Company. The Company will collect necessary details for compensation disbursal and credit the compensation amount, if any,

within five working days of resolution.

- In case of wrongful denial of compensation, customers may approach the RBI Ombudsman.

** The compensation framework shall not apply to the following categories of disputes or complaints:*

1. *Disputes covered under Section 18 of the Credit Information Companies (Regulation) Act, 2005, i.e., disputes arising on matters relating to the business of credit information and for which no remedy has been provided under CICRA, 2005 and which mandates resolution through conciliation or arbitration under the Arbitration and Conciliation Act, 1996.*
2. *Complaints or references relating to the Company's internal administration, human resources, staff remuneration, or matters involving suggestions and commercial decisions.*
3. *Complaints that have been adjudicated or are currently pending before other legal or quasi-legal forums such as Consumer Disputes Redressal Commissions, Courts, Tribunals, or similar bodies.*

5. Grievance Redressal Mechanism

The Company has implemented a well-defined grievance redressal mechanism to ensure that all complaints are addressed within specified timelines. Each grievance is managed in accordance with the SOPs established by the Company, guaranteeing a consistent and efficient resolution process.

6. Complaint Registration & Resolution

Customers are encouraged to submit their complaints or grievances using the available channels. SATYA has developed a redressal mechanism to address its clients' grievances on a priority basis. There are various alternative channels through which customers 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

Overview of Channels:

Channel 1: Customers can directly approach Customer Grievance Cell, where SATYA has a dedicated Toll-Free Number (as provided in ***Annexure- B***) and a dedicated team that compiles, addresses, and escalates customer's calls on the working days from 9 a.m. to 6 p.m. The necessary steps to ensure customer grievance redressal are as follows:

The customer or his/her representative can call the toll-free number provided by the Company. To authenticate customers, the CCE will obtain primary information from the customer, i.e., the borrower and co-borrower's names, customer ID, date of birth, and loan amount as written in the loan card. In addition, the customer must provide other required details to the CCE as per the CGRM template. Customer authentication will also be applicable for repeated calls from the same customer.

After authentication, the CCE registers the call. If the CCE determines that the call is genuine based on the nature of the call—whether it is a complaint, service request, or query— he/she contacts the relevant SATYA officials to validate the concern raised by the customer. Additional information about the member(s) may also be obtained by the CCE from the software, branches, or the concerned department.

The case is then evaluated to determine the nature of the grievance and to classify it for the appropriate TAT. Once the call is registered in the Customer Relationship Management system, the client receives an acknowledgement message. Thereafter, the CGRM team escalates the case to the concerned department for proper investigation and timely resolution. Once the resolution is provided, the CGRM team informs the client and closes the case; the same intimation is also sent to the client via message. Finally, the CGRM team checks the client's level of satisfaction with the resolution provided.

The CGRM team maintains a call log of all calls received on the toll-free number where all details of the complaint, service request, or query are recorded and actions taken to resolve the grievance.

The status of the case is also updated in the log as follows:

Closed Cases:
Closed cases are those that have been resolved by the Grievance Redressal team either by sharing relevant information with the customer or through the immediate intervention of the regional operations team at the branch level.

Open Cases:
All cases that are not closed are categorized as open cases.

Channel 2: The customer or his/her representative can send an email to the address displayed on SATYA's website (grievance@satyamicrocapital.com) and at its branches to get the complaint registered. The CGRM team will then contact the complainant through phone or email to obtain the required details for resolving the grievance.

Channel 3: At Branch Level, customers 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 provided against the complaint, or if the branch-level staff fails to close the case, the customer may escalate the complaint to the GRO at the toll-free number as provided in ***Annexure - B***. If the complainant still remains unsatisfied with the response, the complaint may be escalated to the MFIN toll-free number (refer ***Annexure - B***).

SATYA has put in place a robust mechanism to handle such complaints. SATYA reviews all complaints registered at the branch level on a monthly basis to understand the reasons for the complaints. Also, the dedicated team reviews the complainant's satisfaction level to determine whether they are satisfied with the resolution provided at the branch level.

Further, the Company provides a loan card to the customer, which shall mandatorily incorporate the details of the grievance redressal system, including the name and contact number of the nodal officer of the Company.

7. Treatment of Unresolved Grievances

The Company, in line with the regulatory guidelines Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026 has appointed the IO (as applicable), who 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 Company but have been partly or wholly rejected by the Company.

8. Redressal of Grievances of Persons with Disabilities (PwD)

The Company shall ensure that PwD 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 PwD. The designated officers 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.

9. Periodic Review of Grievances and CGRM Reporting

The monthly CGRM report will be prepared by the CGRM team and will be shared with the Senior Management. The management regularly reviews key performance indicators, such as the percentage of cases resolved, the average time to resolve cases, and takes corrective action to resolve mishandled cases and improve systemic shortcomings.

A summary of all complaints along with the RCA is prepared and presented quarterly in the Board meeting and the SRCS, so that the Board or Committee members can appraise and guide the management on best practices in grievance redressal to enable SATYA to be a customer-centric organization.

Further, a comprehensive RCA is performed quarterly on the top categories of complaints handled by the IO to identify process gaps and lapses. Insights from this analysis are shared with relevant teams, enabling corrective actions that enhance service quality and reduce recurring issues. This systematic approach, led by a dedicated customer grievance committee, plays a vital role in maintaining customer satisfaction and continuously improving service standards.

10. Quality Assessment and Feedback to CCE

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

11. Escalation Matrices

1. GRO
2. A) MFIN Grievance Redressal Cell
   B) RBI Ombudsman

Matrix 1: GRO

If a customer is dissatisfied with the response received through the initial complaint channels, they may escalate their grievances directly to the GRO. The GRO will work closely with the CGRM team and provide resolutions to the complaints as per the defined TAT. The resolution provided by the GRO shall be effectively communicated to the customer, and upon obtaining customer satisfaction, the case will be officially closed in the CGRM portal.

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

SATYA Micro Capital Limited – Ms. Gaurangini Jain, Grievance redressal officer (GRO)
Toll - Free No. (refer *Annexure - B*)
DPT 519, DLF Prime Towers, Block-F, Okhla Phase-I, New Delhi-110020
Email: gro@satyamicrocapital.com

Internal Ombudsman[1]

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 Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026.

Handling of Partially or Wholly Rejected Complaints

- In accordance with the RBI Master Direction – Internal Ombudsman for Regulated Entities (2026), all complaints that are partially or wholly rejected by the CGRM team shall be mandatorily escalated to the IO within the timelines as prescribed below:
    - Generally, (for complaints not subject to specific regulatory timelines), escalation shall occur within 20 days from the date of receipt of the complaint and IO will have 7 days' time from the date of auto-escalation to IO for resolving the grievance.
    - However, for complaints governed by resolution timelines prescribed by RBI, escalation shall occur sufficiently in advance to allow IO a minimum of 10 days to review and finalize the decision. This ensures final communication to the complainant within the prescribed regulatory timelines.
- 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 IO's decision to the complainant within seven (7) days of escalation to IO, ensuring that the entire process is completed within the overall 30-day MTP stipulated under RBI guidelines. The Company shall ensure that the final decision is communicated to the complainant within a period of 30 days from the date of receipt of complaint by the Company.
- 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.
- It is to be noted that the IO shall not handle complaints received directly from the customers. Accordingly, the Company shall not provide the contact details of the IO in the public domain.

[1] Applicable in case asset size of the Company exceeds Rs. 5000 Crore.

Role and Responsibilities of IO

1. The IO 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 not be handled by the IO:
   a) Complaints related to corporate fraud, misappropriation etc., on the part of the Company that do no impact the customer in any manner.
   b) References in the nature of suggestions and commercial decisions of the Company. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the IO.
   c) Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the Company.
   d) Complaints which have been decided by or are already pending in other judicial/quasi-judicial fora such as the Consumer Disputes Redressal Commission, courts, arbitration, etc.
   e) Disputes for which remedy have been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.

3. The Company shall forward wholly rejected / partially rejected complaints under the categories (a) and (b) above to the IO. The IO 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 Company.
4. Complaints that are outside the purview of IO would be immediately referred to the Company by the IO.
5. The IO 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 Company.
6. The IO shall examine the complaints based on records available with the Company, including any documents submitted by the complainant and comments or clarifications furnished by the Company to the specific queries of the IO. The IO may hold meetings with the Company and seek any additional record/document necessary for examining the complaint and reviewing the decision.
7. The IO may seek written or oral submission (including additional information and documents) from the complainant, through SATYA's officer/staff provided to the IO.
8. The IO shall, on a quarterly basis, analyse the pattern of all complaints received against the Company, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the Company for policy intervention, if so warranted.
9. Any other roles & responsibilities as specified in terms of the Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026.

Matrix 2: A) MFIN Grievance Redressal Cell

If a customer is dissatisfied with the response received from GRO , he/she can approach MFIN, which shall get the complaint resolved as per its 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 (as given in *Annexure 2*)
Email: contact@mfinindia.org

Matrix 2: B) RBI - Ombudsman

In cases where complaints are wholly or partly rejected by the Company, even after detailed examination by the IO, the Company will inform the complainant about the option to approach the RBI Ombudsman for redressal, along with the details of the complaint in the response.

The customer can complain to RBI online on the RBI Complaint Management System portal link (https://cms.rbi.org.in), or can also file the complaint through the dedicated e-mail: crpc@rbi.org.in or send physical complaint to the 'Centralised Receipt and Processing Centre' set up at:

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

Indicative Escalation Timeline for Resolution of Complaints

Level	Authority	Escalation Timeline for Resolution	Remarks
1	Customer Grievance Redressal Team /Grievance Redressal Officer (GRO)	1 to 20 days	First level of complaint resolution
2	Microfinance Institutions Network (MFIN) Grievance Redressal Cell or RBI Ombudsman	If the issue is not resolved at the GRO level	For unresolved complaints at Company level

12. Training to Staff

- A suitable well-structured training program covering all aspects to attain excellence in Customer Service & Delivery should be devised, reviewed, and improved upon from time to time based on the need and feedback. All employees at the branches should be well sensitized to customer service so that grievances can be minimized.
- Every employee shall be trained on fair practices, including grievance redressal mechanism. Besides, they should also be trained in soft skills so as to behave properly and respectfully with borrowers without adopting any abusive or coercive debt collection/recovery practices. Each employee is to be trained in a way that the borrower is given due respect and is treated with dignity and self-esteem. The employees are to be trained to make necessary enquiries regarding the income and existing debt of the household of the prospective borrower.
- The Company shall incorporate insights from complaints handled by the IO into training programs and conferences to raise frontline staff awareness of complaint patterns, root causes, and remedial measures, promoting consistent complaint handling. The IO may also participate in these training sessions, if needed.

13. Strengthening of Grievance Mechanisms through Internal Audit

To enhance the effectiveness of the Company's Internal Grievance Redressal Mechanism and to ensure timely and substantive resolution of customer complaints by facilitating a review prior to their rejection, SATYA's Internal Audit Department will also conduct an annual audit. This audit will assess compliance with the Reserve Bank of India (Non-Banking Financial Companies - Internal Ombudsman) Directions, 2026, covering, but not limited to, the following key areas:

a) The adequacy of manpower and infrastructure provided to the IO office relative to the complaint volume.
b) Timely implementation of auto-escalation of partially resolved or wholly rejected complaints to the IO office.
c) Actions undertaken by the IO office, including complaint analysis, submission of reports to the RBI and the Company, and efforts to raise staff awareness about grievance redressal processes.

However, the scope of the internal audit shall exclude any assessment of the correctness of decisions taken by the IO.

14. Reporting to the Committee & RBI

1. The IO shall submit reports on the cases referred to him/her, along with his/her analysis of the overall complaints received by the Company, to the Committee of the Board preferably on a quarterly basis, but not at intervals longer than half-yearly.
2. The IO shall also submit reports to the RBI in the prescribed format and at the intervals defined by the RBI.
3. Role of PNO: PNO shall be responsible for representing the Regulated Entity and furnishing information on its behalf in respect of complaints filed against the Regulated Entity i.e compliant which has received from the RBI CMS portal by the company.

15. Amendment and Review of the Policy

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

The Policy will be available on the Company's website and at all branches (upon request). All employees of the Company will be made aware of the Policy.

This Policy shall apply to the Company in accordance with the regulatory framework prescribed for NBFCs, including asset size-based classifications, as may be amended from time to time. The Company shall require to follow and implement only those provisions of the policy that are mandatory under RBI requirements, based on the applicable threshold achieved.
In the event of any change in the Company's asset size or regulatory classification that impacts the applicability of this Policy or any part thereof, the Company shall undertake a review of this Policy and, where required, suitably amend and align it to ensure continued compliance with the then prevailing regulatory requirements.

The SOP for the Customer Grievance Redressal Mechanism is enclosed as ***Annexure-A***.

Annexure A

SOP of Customer Grievance Redressal Mechanism

This document has been prepared in accordance with the provisions of the Reserve Bank of India (Non-Banking Financial Companies – Internal Ombudsman) Directions, 2026, and outlines the SOP for the Customer Grievance Redressal Mechanism and the escalation process for grievances received by the organization. SATYA has designed a robust mechanism through which customers can register their complaints and receive resolutions within a period of 30 days.

Below is an indicative list of complaints, service requests, and 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	Repayment Issues	Critical	Customer has been duped by an external agency using the name of the MFI
6	Loan	Complaint	Repayment Issues	Critical	Customer charged with penalty for being late to meeting
7	Loan	Complaint	Repayment Issues	Critical	Customer paid the EMI in cash but not updated in the system
8	Loan	Complaint	Repayment Issues	Critical	Discrepancy in EMIs
9	Loan	Complaint	Repayment Issues	Critical	Customer paid the EMI digitally but not updated in the system
10	Loan	Complaint	Staff Misbehaviour Issues	Critical	Staff Misbehaviour Issues
11	Loan	Complaint	Financial Embezzlement	Critical	Financial Embezzlement
14	Loan	Complaint	Delay in loan closure	Critical	Loan Closure Issues
15	Loan	Complaint	Delay in loan closure	Critical	Customer charged with penalty for loan preclosure
16	Loan	Complaint	Delay in loan closure	Critical	Customer paid the pre-closure amount in cash but not updated in system
17	Loan	Complaint	Delay in loan closure	Critical	Customer paid the pre-closure amount digitally but not updated in system

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
18	Loan	Complaint	Delay in loan closure	Critical	Customer overcharged during pre-closure
19	Loan	Complaint	Dispute with CIR	Critical	Customer data not updated or wrong updated with Credit Information Bureau
12	Loan	Complaint	Repayment Issues	Normal	EMI collected without signing on Loan Card
13	Loan	Complaint	Operational Issues	Normal	Loan card and Loan related documents not provided to the customer
20	Loan	Complaint	Repayment Issues	Normal	Customer paid the EMI twice digitally.
21	Loan	Complaint	Repayment Issues	Normal	Customer paid wrong EMI digitally
22	Loan	Complaint	Repayment Issues	Normal	Customer paid EMI in wrong loan account ID digitally
23	Insurance	Complaint	Insurance related Issues - DC	Critical	Delay in claim settlement
24	Insurance	Complaint	Insurance related Issues - Hospi	Critical	Delay in claim settlement
25	Insurance	Complaint	Insurance related Issues - DC	Critical	Disagreement over claim settlement amount
26	Insurance	Complaint	Insurance related Issues Hospi	Critical	Disagreement over claim settlement amount
27	Consumer Durable Loan	Complaint	Sales	Critical	Forced Cross Sale
28	Consumer Durable Loan	Complaint	Sales	Critical	Mis - selling
29	Consumer Durable Loan	Complaint	After sale service	Normal	No Assistance to customers for after sales service/ guaranty/ warranty
30	Consumer Durable Loan	Complaint	After sale service	Critical	Product not delivered
31	Loan	Service Request	Loan Service	Normal	Request to update the KYCs / phone number
32	Loan	Service Request	Loan Service	Normal	Request to update the phone number by nonclient of SATYA
33	Loan	Service Request	Loan Service	Normal	Requested for loan card copy as it got missed by customer
34	Loan	Service Request	Loan Service	Normal	Seeking time for delayed payments of EMI due to exigencies
35	Loan	Service Request	Loan Service	Normal	Requesting for the MAT
36	Loan	Service Request	Loan Processing	Normal	Request to provide the loan application status
37	Loan	Service Request	Loan Processing	Normal	Request to cancel the loan application

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
38	Loan	Service Request	Loan Processing	Normal	Loan rejected; reason for rejection not shared
39	Loan	Service Request	Disbursement	Normal	Loan sanctioned, but amount not transferred/ disbursed
40	Loan	Service Request	Disbursement	Normal	Disagreement related to the disbursed amount
41	Loan	Service Request	Disbursement	Normal	Loan amounts disburse in wrong account or NEFT bounce
42	Loan	Service Request	Repayment	Normal	Meeting time/place decided/changed against customer's consent
43	Loan	Service Request	Pre Closure	Normal	Pre-closure not allowed at branch
44	Loan	Service Request	Loan Service	Normal	Loan closed and requested for Loan Statement / NOC
45	Insurance	Service Request	Loan Service	Normal	Request to refund the surrender values of insurance (PBL)
46	Loan	Queries	Loan Service	Normal	Customer wants to know about remaining balance / Loan Status
47	Loan	Queries	Loan Service	Normal	Customer wants to know the EMI / Installments
48	Loan	Queries	Repayment	Normal	Field staff not coming for center meeting at the designated time/place
49	Loan	Queries	Loan Service	Normal	Request for closure of the loan
50	Loan	Queries	Loan Service	Normal	Customer wants to know about preclosure process
51	Loan	Queries	Loan Service	Normal	Customer enquiry about pre-closure amount
52	Insurance	Queries	Insurance enquiry - DC	Normal	Enquiry about claim process.
53	Insurance	Queries	Insurance enquiry - Hospi	Normal	Enquiry about claim process.
54	Insurance	Queries	Insurance enquiry - DC	Normal	Customer enquiry about claim submission status
55	Insurance	Queries	Insurance enquiry - Hospi	Normal	Customer enquiry about claim submission status
56	Loan	Queries	Loan Service	Normal	Enquiry about subsequent cycle
57	Loan	Queries	Loan Service	Normal	Customer wants to know Branch Address
58	Loan	Queries	Loan Service	Normal	Customer wants to know Branch Manager/ EDO Contact Number
59	Loan	Queries	CIR enquiry	Normal	Enquiry about CIBIL
60	Loan	Queries	Loan Service	Normal	Enquiry about digital payment mode
61	Loan	Queries	Loan Service	Normal	Enquiry about deduction charges such as LPF, Insurance etc.
62	Loan	Queries	Others	Normal	New Leads
63	Loan	Queries	Others	Normal	General Queries

No	Product	Nature of calls	Category of calls	Level of calls	Subcategory of calls
64	Loan	Queries	CIR enquiry	Normal	Customer request to remove write off/ DPD from her CB report
65	Loan	Queries	Loan Service	Normal	Customer wants to know about the due amount
66	Loan	Queries	Loan Service	Normal	Customer wants to know about interest rate
67	Loan	Queries	CIR enquiry	Normal	Ex-customer/any party who is not a customer raising any enquiry

Annexure B

Contact Number Details:

S.No.	Details	Contact Number
1.	Customer Grievance Cell – Toll - Free no.	18001025644
2.	GRO of the Company – Toll - Free no.	01149724000
3.	MFIN – Toll - Free no.	1800-102-1080