

Customer Grievance Redressal

Grievance Redressal Mechanism at **Jigyasa Microfinance** is to ensure that all customers have an easy, transparent, and effective way to register their complaints related to loan processing, disbursement, collection, or staff behavior. The objective is to resolve these grievances quickly and fairly, to improve customer satisfaction, build long-term trust with borrowers, maintain the company's good reputation, and comply with customer protection guidelines.

How Customers Can Register a Complaint

Customers can register their complaints through the following ways:

1. By submitting a written application at the Head office /branch office or Writing an email to the company's customer support email ID.
2. Complaint drop box is available at every branch, where customers can also submit their written complaints.
3. By calling the customer care helpline to register the complaint verbally.
4. By visiting the head office /branch office directly and giving details in person.
5. By informing the concerned branch staff, who will acknowledge the complaint and forward it to the Head Office for further action.
6. If the complaint is not resolved at the branch level, the customer can escalate it to higher authorities or use other available channels to get it resolved.

Redressal:

1. Issues that can be resolved within Jigyasa are taken up and settled internally.
2. Complaints that need to be resolved through a partnered agency are escalated to them — email is used as the primary mode of communication and verbal as secondary.
3. The magnitude of the complaint is assessed. Minor complaints that can be resolved at the branch level are directed there and settled locally.
4. Complaints that require Head Office assistance are taken up by the Head Office and resolved accordingly.

Timeframe for Redressal:

The resolution time depends on the nature of the complaint. The main objective is to resolve all complaints as quickly as possible.

Minor, day-to-day complaints are addressed immediately within the same working timeframe. Cases that require more time are resolved within 7 days. Complaints handled through partnered agencies are also closed on a day-to-day basis for minor issues, while major cases may take up to 15 days to resolve.

Record Keeping & Monitoring:

1. A complaint register is maintained at the Head Office to record all complaints along with the timeframe and resolution provided.
2. A suggestion box is available at the branch level to collect customer feedback and complaints.
3. The register is reviewed regularly to keep track of the grievance redressal system and ensure timely action.

Escalation Matrix:

Level	Name	Designation	Email	Contact Number
Escalation 1	Mr. Jai Kumar	Chief Operating Officer (COO)	coo@jigyasamfi.com	7869601276
	Mr. Imran Khan	Manager - MIS	jigyasa.tec@gmail.com	9669831843
Escalation 2	Mr. Jyotirmoy Ghosh	Managing Director	jyotirmoy@jigyasamfi.com	9131510731

Contact Details:

Customer Complaint No. – 0755- 2481591.

Email Id : contact@jigyasamfi.com

Head Office Address : MIG351 Arvind Vihar Bagmugaliya,Bhopal.M.P.462043