

# Customer Grievance Redressal Policy

of

## Midland Microfin Limited

**Document Reference**

<b>Title:</b>	Customer Grievance Redressal Policy
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<b>Prepared By:</b>	Parminderjit Kaur, Grievance Redressal Officer
<b>Reviewed By:</b>	Board of Directors
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## 1. Introduction

At Midland Microfin, we prioritize customer service and satisfaction, recognizing them as fundamental to our business. This policy outlines our commitment to minimizing customer complaints and grievances through effective service delivery and robust review mechanisms. It further establishes our commitment to resolving complaints in a prompt and transparent manner.

### Complaint Definition

A complaint is defined as any expression of dissatisfaction—whether justified or not—regarding any aspect of our operations. The company’s grievance redressal policy is guided by the following core principles:

- All customers are treated with fairness and respect.
- Complaints are handled with courtesy and resolved promptly.
- Customers are fully informed of their right to escalate complaints within the company and of their rights to alternative remedies if unsatisfied with the company's response.
- All complaints are addressed efficiently, transparently, and equitably, as mishandling can harm the company’s reputation.
- A well-documented, standardized complaints process is followed at all times.
- Company employees act in good faith and prioritize the customer’s interests.
- This policy document is accessible at all branches, and branch managers are available to assist with related issues.
- Complaint-related information is retained and analyzed to identify underlying causes and enhance service delivery.

Our grievance redressal mechanism is designed with the objective of ensuring customer satisfaction, driving improvements in service quality, and minimizing grievances.

## 2. Role of the Customer Grievance Redressal Mechanism (CGRM) Department

The **Customer Grievance Redressal Mechanism (CGRM)** department at Midland Microfin is tasked with the swift registration and resolution of customer complaints. While all employees are responsible for addressing customer queries and concerns, the CGRM department ensures continuous monitoring, tracking, and reporting of grievances.

The **Grievance Redressal Officer (GRO)** is responsible for overseeing this process, ensuring compliance with company policies, and driving the overall efficiency of the department. Additionally, the CGRM team includes a vernacular division, which ensures personalized grievance handling in the customer’s preferred language. Customers may reach out to the CGRM team via the dedicated toll-free number, **18001370600**, for efficient and clear communication.

## 3. Role of the Grievance Redressal Officer (GRO)

The **Grievance Redressal Officer (GRO)** plays a pivotal role in the grievance redressal process. Key responsibilities include:

- Overseeing the CGRM department's operations to ensure smooth functioning.
- Ensuring all customer grievances are properly recorded, investigated, and resolved.
- Conducting unbiased investigations to ensure fair and timely resolutions.
- Communicating resolutions to customers within the agreed Turnaround Time (TAT).
- Preparing and submitting monthly and quarterly reports to the Principal Nodal Officer (PNO) and the Audit Committee.
- Ensuring that complaints falling under the Internal Ombudsman’s purview are referred in compliance with regulatory TAT.

## 4. Resolution of Grievances

Customers have the right to file complaints in writing, orally, or via telephone. Complaints may be submitted to any Midland Microfin staff member during branch visits, meetings, or other customer engagement forums. Complaints related to loan disbursements are initially handled via telephonic interactions from the Head Office.

All received complaints are logged and tracked at the Head Office, with formal acknowledgment provided for complaints submitted in writing. The company is committed to resolving complaints within one month from the time of receipt.

## **5. Scope and Responsibility**

The goal of this policy is to address and resolve concerns raised by customers while fostering a culture of satisfaction and loyalty. CGRM is responsible for resolving general inquiries, and all employees of Midland, irrespective of their role, work together with the CGRM team to ensure the resolution of customer grievances.

## **6. Regulatory Requirements for Customer Grievance Redressal**

- **Master Direction – Reserve Bank of India (Non-Banking Financial Company– Scale Based Regulation) Directions, 2023 DoR.FIN.REC.No.45/03.10.119/2023-24:** Ensures that the Board of Directors establishes an appropriate grievance redressal mechanism.
- **RBI - Integrated Ombudsman Scheme, 2021:** Mandates the appointment of a Principal Nodal Officer in line with regulatory guidelines.
- **Regulatory Framework for Microfinance Loans (2022):** Requires the establishment of grievance redressal mechanisms for recovery-related issues.

## **7. Channel available for Grievance**

- 1. Reach to your nearest Branches and file the Complaint/Grievance**
- 2. Call us on our helpline Numbers.**  
Customer can call our dedicated Helpline numbers 18001370600, 01815085555, 01815086666 between 09.00 AM to 05:30 PM, Monday to Saturday, except public holidays.
- 3. Email:** Customers can write to us at [grievance.redressal@midlandmicrofin.com](mailto:grievance.redressal@midlandmicrofin.com)
- 4. Write to us at Customer Grievance Redressal Unit**

**Ms. Parminder Jit Kaur,**  
**Grievance Redressal Officer**  
**Midland Microfin Limited**  
The Axis,1 RB Badri Dass Colony,  
Civil Lines, Jalandhar- 144001, Punjab  
Phone Number: 0181 -5076000  
E-mail – [grievance.redressal@midlandmicrofin.com](mailto:grievance.redressal@midlandmicrofin.com)

**Grievances that are escalated to us at any level to Midland Microfin Limited will be resolved within a TAT of 30 days**

## **7. Procedure for Lodging a Grievance**

Customers of Midland Microfin Limited can lodge grievances through multiple channels for swift resolution. They may visit any branch and raise a complaint with the Branch Manager, Branch Executive, or designated staff, who will log the issue into the Company's centralised ticketing system.

The Central Grievance Redressal Unit (CGRU) will coordinate with relevant departments to investigate and resolve the issue. A complaint reference number will be shared with the customer through SMS, phone call, email, WhatsApp, or any other communication mode as decided by the Company. Alternatively, customers can also use the MidFin Customer App to view their loan details and register complaints or queries directly through the digital platform, which are then routed to the grievance redressal system for appropriate action.

#### **Level -1**

**If the issue persists or if you are dissatisfied with the response received from the Branches within Seven (7) days from the original date of complaints, the Customer may contact the Grievance Redressal Officer through the following means:**

**Phone:** Customer can call our dedicated Helpline numbers 18001370600, 01815085555, 01815086666 between 09.00 AM to 05:30 PM, Monday to Saturday, except public holidays.

**Email:** Customers can write to us at [grievance.redressal@midlandmicrofin.com](mailto:grievance.redressal@midlandmicrofin.com)

**Letter:** Customers can write us to the at the Head Office

Being the techno savvy organization, the company has also the facility of Whats app bot and MidFin Customer Service App to register the complaint of customers. Now customers can reach us on whats app number +91 9115500388 to lodge any type of complaints or ask any information. This Whats app bot QR code is attached on notice board of every branch and Branch staff update customers about the complaint resolution process through whats app bot.

#### **Customer Grievance Redressal Unit**

**Ms. Parminder Jit Kaur,  
Grievance Redressal Officer  
Midland Microfin Limited**

The Axis,1 RB Badri Dass Colony,  
Civil Lines, Jalandhar- 144001, Punjab  
Phone Number: 0181 -5076000

E-mail – [grievance.redressal@midlandmicrofin.com](mailto:grievance.redressal@midlandmicrofin.com)

In case the customer does not receive a response within the number of days indicated below for each level or if the customer is dissatisfied with the response received from the Company, the customer may escalate the complaint to the next level as indicated below

#### **Level 2:**

**If the issue remains unresolved even after Fourteen Days (14) days from the original date of complaint, escalate the complaint/grievance to:**

If the customer is not satisfied with the resolution received from above channels, the customer can write to the respective Nodal Officers as mentioned below at below email id.

[nodalofficer@midlandmicrofin.com](mailto:nodalofficer@midlandmicrofin.com)

Customers are required to quote the complaint reference number provided to them in their earlier interaction, along with their loan account number to help us understand and address their concerns.

**OR**

Customers can also contact the Nodal Office Team between 09.00 AM to 05:30 PM, Monday to Saturday on Contact number: 1815065077

An assurance is given to the customer that he would receive a response within 7 days and due efforts will be taken to resolve the complaint well before that.

### **Level 3:**

If the customer is not satisfied with the resolution received or if the customer does not hear from us in 21 days, we request customer to write to our Principal Nodal Officer **Mr. Gagan Deep Sharma** at [pno@midlandmicrofin.com](mailto:pno@midlandmicrofin.com), he is available on all working days 09:00 AM to 05:30 PM on 1815087777.

### **Level 4:**

**If the customer is not satisfied with the resolution received or if the customer does not hear from us in 30 days, then he/she may lodge their complaint on any of the following options:**

#### **MFIN Grievance Redressal Cell:**

#### **Microfinance Institutions Network (MFIN)**

403 - 404, 4th floor, Emaar Palms Spring Plaza,  
Golf Course Road, Sector-54 Gurgaon-122003, Haryana

**MFIN Toll Free: 1800-102-1080**

**Or**

#### **RBI - Ombudsman**

#### **The Ombudsman**

#### **Centralised Receipt and Processing Centre,**

Reserve Bank of India, 4th Floor,

Sector 17, Chandigarh – 160017

Toll free No. – 14448

Email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)

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

## **8. Categorization of Calls**

At Midland Microfin, calls to the toll-free number are classified into two categories:

- A. Queries:** Calls related to inquiries about both credit and non-credit products offered by Midland are classified as queries. Here are a few examples of questions that fall under the category of queries:

#### **Examples of Generic Queries from Customers:**

1. What is the tenure of my loan, and when is my next EMI due?
2. Which individuals are covered under the insurance policy associated with my loan?
3. What is the expiration date of my current insurance policy?
4. How often is the credit bureau status updated for my account?
5. A group appraisal meeting has taken place, but I have not yet received the disbursement amount. Can you provide an update?
6. What is the current status of my loan application?
7. Can I prepay or part-pay my loan, and are there any associated charges?
8. What documents are required to complete my loan application?
9. How do I update my personal or contact information in your records?
10. What is the interest rate applied to my loan?

11. Is there any way to check my loan balance or pending dues online?
12. Are there any penalties for missing an EMI payment, and how can I avoid them?
13. How long will it take for my loan application to be approved or rejected?

**B. Complaints:** A complaint is an expression of dissatisfaction raised by a consumer, typically highlighting an issue related to products, customer service, or internal processes. At Midland, we treat complaints with the highest level of importance and ensure they are addressed promptly. Our team managers, who are trained to resolve customer concerns effectively, are responsible for handling and following up on all complaints. Common examples of complaints include concerns regarding staff conduct, instances of collection fraud, delays in insurance settlements, and delays in updating credit bureau information.

## **9. Grievance Redressal Process for Various Channels**

All field staff, including Branch Managers, must rigorously follow the grievance redressal process when handling complaints or queries. Proper categorization of complaints and queries is essential, with the resolution of complaints being the responsibility of senior officials. Midland is committed to ensuring the redressal of grievances from individuals with disabilities within the framework of the Grievance Redressal Mechanism. Queries may be addressed by any staff member who has a clear understanding of the issue, including Midland Field Officers, Assistant Branch Managers, Branch Managers, and higher-level officials.

### **9.1 Complaints Raised Directly at the Branch**

- a) When customers directly approach the branch with complaints, the Branch Manager/BOCO is responsible for documenting the complaint in the CGRM Complaint Register. Simultaneously, the Branch Manager/BOCO updates the case details to the CGRM Team through email or google form. We will introduce ticketing generation process for branches shortly in which branch will be able to generate a unique reference number for every complaint.
- b) The branch may either resolve the issue directly or escalate it to the appropriate department for further resolution. The CGRM team is actively involved in following up on registered tickets to ensure timely resolution and provide necessary support.
- c) Field Officers are required to report all issues (both queries and complaints) raised by customers at branches on a weekly basis.

### **9.2 Complaints Raised Directly with Field Staff**

- a) If customers contact field staff with complaints, the field staff must immediately inform the Branch Manager/BOCO, who will record the complaint in the CGRM Complaint Register. The Branch Manager/BOCO will also update the case details on the CGRM Team to generate a unique reference number.
- b) The branch has the authority to address the issue directly or escalate it to the relevant department for resolution. The CGRM team follows up on registered tickets to ensure timely resolution.
- c) Field Officers are obligated to share all issues raised by customers at branches (both queries and complaints) on a weekly basis.

### **9.3 Complaints Received Through the Complaint Box**

- a) Each branch is equipped with a complaint box, placed in a prominent location to encourage customer feedback during branch visits.
- b) The Auditor is responsible for the safekeeping and maintenance of the complaint box.
- c) The complaint box should be opened at least once in every seven days by the Branch Manager/Auditor, and this action must be recorded in a dedicated complaint register.
- d) All complaints received via the complaint box must be scanned and sent via email to [grievance.redressal@midlandmicrofin.com](mailto:grievance.redressal@midlandmicrofin.com).

- e) Failure to address complaints received through the complaint box in a timely manner could lead to a breach of internal and regulatory turnaround times (TAT).

#### **9.4 Complaints Received Through the Toll-Free Number**

- a) The toll-free number is operational during working hours 09:00 AM to 05:30 PM Monday to Saturday, to allow customers to raise grievances, queries, or complaints.
- b) Upon receiving a call, the CGRM team collects the caller's details and, if the call is from an unregistered mobile number, gathers additional information about the concerned customer. A unique reference ID is generated for recording the grievance in the CGRM portal.
- c) After registering the complaint, the CGRM team collects relevant information about the customer from internal systems, branches, and pertinent departments. The case is then diagnosed to determine the root cause and categorized according to predefined classifications. A resolution timeline (TAT) is determined based on the nature of the issue.
- d) Once the department provides a resolution, the CGRM team reviews it before communicating it to the customer. For insurance-related cases, the TAT of 30 days commences once complete documents are received or for settled claims, the TAT begins upon receiving the complaint.
- e) The CGRM team actively follows up with relevant departments to ensure that grievances are resolved within the committed TAT. If the case remains unresolved, the team follows the escalation matrix.
- f) Upon resolution, the CGRM team contacts the complainant to confirm the resolution and records the customer's consent via a recorded line.

#### **9.5 Complaints Raised to the Grievance Redressal Officer (GRO) Directly or Sent via Email and Whatsapp Bot**

- a) Complaints raised directly to the GRO by customers undergo a formal complaint registration process and are logged into the CGRM portal.
- b) The TAT is adhered to according to established guidelines.
- c) Once the resolution is provided, the customer is informed, and upon their satisfaction, the case is officially closed in the CGRM portal.
- d) All Complaints which remained unresolved for more than 21 days shall also be reported to the HO Executive Committee.

#### **9.6 Anonymous Calls Received on the Toll-Free Number**

- a) When anonymous calls are received on the toll-free number, the first step is to determine the nature of the call. If it was mistakenly directed to Midland, it will be classified as an incorrect query and closed promptly.
- b) If the anonymous call pertains to a serious complaint, where the caller wishes to remain anonymous, and the issue involves Midland employees or services, the complaint will be documented in the Grievance Redressal System. This documentation includes the caller's location, branch details (if available), and the nature of the complaint, while maintaining the caller's confidentiality.
- c) An investigation is initiated by the grievance cell. In sensitive or personal cases, a field visit is arranged by the grievance cell officer or a senior officer from the head or regional office. The concerned branch will not be involved in the investigation.
- d) Upon completion of the field visit, a detailed report is submitted to the grievance redressal officer, proposing appropriate steps for resolution. The grievance redressal officer, in consultation with the Principal Noda Officer, will determine the next steps for addressing the issue.

#### **9.7 Complaints Raised Through the MidFin Customer App**

- a) When customers raise complaints or queries through the MidFin Customer App, the details are automatically logged into the Central Grievance Redressal Management (CGRM) system with

- a unique ticket/reference number generated which will be communicated to the customer through any channel. This ensures prompt tracking and transparency.
- b) The CGRM team monitors the dashboard regularly, categorises the complaint, and assigns it to the relevant department or branch for resolution based on the nature of the issue. The assigned department is required to investigate and resolve the complaint within the stipulated turnaround time (TAT).
  - c) Customers are kept informed about the status of their complaint through in-app notifications, SMS, or other designated communication channels. The CGRM team follows up with internal stakeholders to ensure timely resolution and maintains oversight until closure is completed.

## 10. Complaints Resolution and Closure

All complaints are registered in the CGRM portal, where each issue is tracked, investigated, and resolved. Once resolved, the CGRM department ensures customer satisfaction is confirmed, and the case is formally closed.

## 11. Disciplinary Action Against Staff

If an employee is found to be at fault after a complaint investigation, appropriate disciplinary action may be taken, including:

- Issuance of a warning letter.
- Transfer.
- Termination.

## 12. Reporting

The CGRM team is responsible for submitting periodic reports to the Principal Nodal Officer and Audit Committee, including:

- **Monthly Reports:** Detailing the status of grievances to the Board Management Committee and Principal Nodal Officer.
- **Quarterly Reports:** A more comprehensive analysis of grievances to the Audit Committee of the Board.
- **Overdue Complaints:** Any unresolved complaints older than three months are highlighted in the quarterly reports.

## 13. Monitoring and Review Mechanism

To ensure adherence to the grievance redressal process, CGRM Team are required to obtain weekly reports on complaints and their resolution status from the Branches. A monthly audit will verify the timely reporting of complaints to the Nodal Officer.

## 14 Escalation Matrix

To ensure the timely closure of all the complaints. Following escalation matrix will be followed. In case branch will not be able to close the complaint within 7 working days, complaint will be escalated to further channels as mentioned below;

Level	Person Responsible	TAT
Level 1	Branches/ Concerned Department	7 Days
Level 2	GRO Level	7 Days
Level 3	Nodal Officer	7 Days
Level 4	Principal Nodal Officer	7 Days

All these complaints will be reviewed by the HO Executive Committee on a Monthly Basis which will be chaired by the Managing Director