

Grievance Redressal Mechanism:

The grievance redressal mechanism is being set up to resolve the disputes arising out of the decisions of the functionaries in relation to the products and services. In case a Company's staffs are involved in any kind of inappropriate behaviour, disciplinary actions against such staff shall be taken immediately. The clients will be made aware of the grievance settlement procedure at the time of disbursement of loans and during the group meetings. The monitoring and audit team will verify the awareness of the clients' in this regard.

- All branches shall have a suggestion and complaint box in their premises where the clients can make their grievances. All the clients' shall have access to the higher level of staff (i.e. Branch Manager, Regional Manager or District Manager) to highlight and discuss their issues/grievances, if any. The senior staff at the field level has been empowered to take certain actions/decisions to address the needs/issues of the clients immediately. Our clients' can also call at our **Customer Service Helpline on Toll Free no 1800-120115566** and or also can write to us at the below mentioned address:

To,
ASA International India Microfinance Limited
Victoria Park, 4th Floor, GN - 37/2, Sector - V,
Salt Lake City, Kolkata - 700091
West Bengal

All grievances shall be addressed within 48 hours to a week time on a case-to-case basis.

- In case the complaint is not resolved within the given time or if the client is not satisfied with the solution provided, the client can approach the Complaints Redressal Officer/Nodal Officer. The name and contact detail of the Officer is as follows:

Ms. Vanita Mundhra, Company Secretary
Contact No. +91(33)-2357 8508/18 [Calls will be taken between 10.00 a.m. to 5.00 p.m. on all workings day]
Email Id: Vanita@asaindiamf.com

- If the complaint/dispute is not addressed within a period of one month, the client may appeal to the Officer-in-charge of the Regional Office of DNBS of RBI:

To,
The Officer-in-Charge,
Department of Non Banking Supervision,
Reserve Bank of India,
15, Netaji Subhas Road, Kolkata- 700001
Contact No. 033-2230 7850/ 8331
Email Id: dnbskolkata@rbi.org.in



Mandatory display of the following information prominently, for the benefit of the clients':

- The names and contact details of Regional Manager, District Manager, Compliance Officer and the Managing Director along with the Customer Service Helpline no. Toll Free no 1800-120115566 and **+91(33)-2357 8508/18** at all the branches and business premises;
- The address and contact details of the Regional Office of RBI, under whose jurisdiction the Company falls along with the details of local RBI offices at all the branches;
- The Customer Service Helpline no. Toll Free no 1800-120115566 and **+91(33)-2357 8508/18** shall be mentioned at all clients' loan card, group resolution book, passbook, etc.
- Copy of this code will be displayed and updated regularly at all the branches and business premises and on the website of the ASAI India for the information of the general public.