

Grievance Redressal Policy

Generally, there can be two types of grievances faced by an organization - from internal persons i.e. staff or/and from external sources like outside stakeholders and others.

Internal complaints would only mean complaints relating to any staff member arising out of the implementation of the policies/rules or decisions of the organization. It can include matters relating to leave, increment, acting arrangements, non-extension of benefits under rules, interpretation of policies and systems, among others of an individual nature. Our Grievance Redressal policy ensures that such internal complaints are attended by the Internal Complaints Committee.

Policy provides an easily accessible mechanism for settlement of complaints/grievances and to adopt measures that would ensure settlement of grievances of staff leading to increased satisfaction on the job/service and resulting in good programme performance and efficiency of the organization.

In our policy context, (external) grievances are complaints or objections against violation of service quality standard and unavailability of due services/benefits from our projects/initiatives as these are the rights of beneficiaries/clients. It can include matters relating to unavailability of goods & services that are committed for the people, unavailability of training services and incentives/grants that are meant for the targeted people or community representatives.

Any client or beneficiary or community persons where we work can raise complaints and this policy provides an easily accessible mechanism for settlement of complaints/grievances and to adopt measures that would ensure settlement of such grievances leading to increased satisfaction of people on our services and commitment and resulting in good programme performance and efficiency of the organization.

"Grievances or complaint" includes any communication that expresses dissatisfaction, in respect of the conduct or any act of omission or commission or deficiency of service and in the nature of seeking a remedial action but do not include the following:

- i. complaints that are incomplete or not specific in nature;
- ii. Communications in the nature of offering suggestions;
- iii. Communications seeking guidance or explanation;

The organization will form the Internal Complaints Committee (ICC) and Grievance Redressal Committee (GRC) to resolve the issues of both natures.

Organization will address these following to redress the complaints

- Provide fair and equal treatment to all HR/beneficiaries/clients without bias at all times.
- Ensure that all issues raised by staff/ beneficiaries/clients are dealt with courtesy and resolved in stipulated timelines.
- Develop an adequate and timely organizational framework to promptly address and resolve Grievances fairly and equitably.
- Provide enhanced level of beneficiary/client satisfaction.
- Provide easy accessibility to the beneficiary/client for an immediate Grievance redressal.
- Put in place a monitoring mechanism to oversee the functioning of the Grievance Redressal Policy.

Mode of complaints

The complainants can raise complaints/grievances through mail.

Complaints to be finally dealt by the ICC and GRC and will come in written/email/phone call to Complaints & Grievance Redressal Officer who will further escalate the complaints to the committee for redressal and document the process of redressal or closing the complaints.

Registration of grievances - All complaints/grievances to be registered by Grievance Redressal Officer with registration no. and process to be followed for redressal, accordingly all communications and actions to be recorded.

(i) Grievances received through phone call:

- a) The grievances received are recorded in the register.
- b) The grievances that can be answered by the phone calls will be answered immediately.
- c) The grievances that need escalation/need additional details will be escalated within the register.
- d) Details of the grievances are entered in the register.

(ii) Grievances received through written communication:

- a) The grievances can be received through registered email.
- b) The grievances received will be recorded In the Register.

The person shall be provided with a unique grievance number for future reference for grievance registered.

Below mention is the escalation matrix of Grievance Redressal

Grievance Redressal Officer: Mr Rohit Sengupta

Mobile: 9038001033

Email: grievance.redressal.ultimo@gmail.com

Chief Grievance Redressal Officer: Mr Arunangshu Biswas

Mobile: 9830049574

Email: abiswas@ultimocredit.com

Acknowledgements

All complaints to be acknowledged and acknowledgement to be given to complainants.

An acknowledgement shall be sent to the complainant within three working days of the receipt of the grievance.

Acknowledgement shall contain Date of receipt of complaint/grievance, Unique Grievance Number, expected date for resolution of grievance, Name, Designation and Contact details of Officer, Grievance escalation matrix with contact details and address and manner and mode of tracking resolution of grievance/complaint with the Unique Grievance Number.

Resolution time shall not exceed 30 days from the date of the receipt of the complaint from the complainant.

Redressal of Grievance

- The complaint letter/ email should contain relevant reference number, complainant's name, address and contact details, copies of supporting documents, wherever applicable.

- All the complaints shall be registered and in the Grievance Register of Organization and shall be assigned a unique reference number.

- If the grievance is resolved within 3-working days, the resolution shall be communicated along with the acknowledgement to the complainant.

The complaint shall be addressed as early as possible and within a maximum of 30 days of the receipt of the complaint.

- All complaints shall be escalated to the next higher level of authority within the organization for cases which are pending for resolution for more than two (2) weeks from the date of sending acknowledgement. Cases which are escalated will be dealt with and monitored by the Chief Grievance Redressal Officer (CGRO)

- The GRO would monitor the resolution of complaints received and periodically put up the same for review by the committee.

- The policy is accessible to all and it ensures that information is readily available on the modalities of making and resolving complaints.

- Complaint details will be kept confidential and shall be shared with regulatory authorities only if required and in accordance with the relevant laws and the complainants will be kept apprised about the same. Sharing of information otherwise will only be done with a written consent of the beneficiary/client /staff and the same will be done only in circumstances.

All complaints shall be monitored and marked as closed only after resolution of the subscriber grievance.

- The complaint shall be treated as closed if the complainant has not responded within forty-five days of the receipt of the written response from the organization.

Resolution of Grievance

The complainant shall be intimated on resolution of grievance/complaint. The intimation of resolution shall contain the date of receipt of complaint/grievance, Unique Grievance Number, Name, Designation and Contact details of Officer signing the communication, procedure of representing the matter to Grievance Redressal Committee.

Escalation of grievances to senior members

If the complainant is not satisfied with the redressal of his grievances or if it has not been resolved by Grievance Redressal Officer, he/she may escalate the grievance to the Chief Grievance Redressal Officer (CGRO)

The beneficiary/client whose grievance has not been resolved by the intermediary within 30 days from the date of submission of the grievance to the Organization, or who is not satisfied with the resolution shall prefer an appeal to the Ombudsman (whose contact details will be shared with public at public domain) against the concerned intermediary or entity.

Maintenance of records and reporting

The GRO shall preserve records pertaining to grievance/ complaint received resolution and closure of the grievance. The GRO shall submit required reports as per the guidelines of the Organization.

Closure of grievance

Every grievance shall be disposed of within a period of 30 days of its receipt and a final reply shall be sent to the complainant, containing details of resolution or rejection of the complaint, with reasons thereof recorded in writing.

A grievance shall be considered as disposed of and closed in any of the following instances, namely:

- a) When the Organization has acceded to the request of the complainant fully
- b) Where the complainant has indicated in writing, its acceptance of the response of the organisation;
- c) Where the complainant has not responded within forty-five days of the receipt of the written response of the
- d) Where the GRO has certified under intimation to the beneficiary/client that the organisation has discharged its contractual, statutory and regulatory obligations and therefore closes the complaint;
- e) Here the complainant has not preferred any appeal within forty-five days from the date of receipt of resolution or rejection of the grievance communicated by the organisation.
- f) Where the decision of the Ombudsman in appeal has been communicated to such