

# Arohan Financial Services Limited

## CUSTOMER GRIEVANCE REDRESSAL POLICY

### Version 10.0


#### Revision History

Version	Author	Description of changes	Release Date
1.0	Central Operations and Legal & Compliance		April, 2018
2.0	Central Operations and Legal & Compliance		June 2020
3.0	Customer Grievance Redressal Committee		June 2021
4.0	Customer Grievance Redressal Committee		November 2021
5.0	Customer Grievance Redressal Committee		May 2023
6.0	Customer Grievance Redressal Committee		February 2024
7.0	Customer Grievance Redressal Committee		November 2024

8.0	Customer Grievance Redressal Committee		February 2025
9.0	Customer Grievance Redressal Committee		May 2025
10.0	Customer Grievance Redressal Committee	Changes & Addition done basis on new RBI guidelines	Aug 2025

Approved by : The Board of the Company

Last Date of Approval :

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#### **Abbreviations and meanings: -**

- a. Board shall mean the Board of Directors of Arohan Financial Services Limited.
- b. Customers means all individuals, partnership firms, any individual companies etc who may avail financial and other facilities from Arohan, as per the extant policies of Arohan Financial Services Limited.
- c. Product means the financial facilities provided by Arohan Financial Services Limited to its customers.
- d. Working Day shall mean any day except the 1st and 3rd Saturdays of the month, all Sundays, a bank holiday, or a state public holiday. In case the 2nd Saturday is a holiday; prior intimation will be shared.
- e. GRO shall mean Grievance Redressal Officer.
- f. PNO shall mean Principal Nodal Officer.
- g. PO shall mean Principal Officer.
- h. COI shall mean Certificate of Insurance.
- i. CGRM shall mean Customer Grievance Redressal Mechanism.

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## Introduction

This Standard Operating Procedure (SOP) on Customer Grievance Redressal for Arohan Financial Services Limited (“Arohan” or “the Company”) establishes a formal mechanism within the organization that enables customers to lodge their queries, complaints, grievances, and/or provide feedback or suggestions concerning their interactions with Arohan, including any financial assistance being considered for them. The SOP ensures that such issues are addressed in a timely and efficient manner, in accordance with the guidelines outlined herein.

Furthermore, this policy has been developed in compliance with the following master directions and guidelines of Reserve Bank of India (RBI)

## Monitoring of Grievance Resolution Quality

### a. Effective Measures for Timely and Quality Disposal of Grievances

- i. Turn Around Time (TAT) has been internally redesigned to accelerate grievance resolution. The details are appended below in QUERY/REQUEST/GRIEVANCE tagging grid.
- ii. Specific TATs are defined at each responsibility level, including Direct Responsible Individual (DRI), Level 1, and Level 2 responders, with clear designation assignments.
- iii. 100% of grievance-related calls are recorded to enable quality checks as needed.
- iv. Regular audits of calls are conducted to ensure all agents are covered comprehensively.
- v. Any complaint that is partially or fully rejected is escalated to the Investigating Officer (IO) for further evaluation and insights.
- vi. If the IO overturns the initial resolution, the case is forwarded to the Customer Grievance Redressal Committee for final assessment.

### b. Reporting Statement of Complaints to the Board: - The Reporting Statement should include:

- i. Customer service areas with frequent complaints.
- ii. Identification of complaint sources.
- iii. Identification of system deficiencies.
- iv. Actions initiated to enhance the effectiveness of the Grievance Redressal Mechanism.
- v. Number of grievances received and resolved over a defined period across all channels (e.g., CPGRAMS, internal portals, Complaint Management System).
- vi. Number of appeals filed.
- vii. Turn Around Time (TAT) statistics for grievance resolution.
- viii. Details of cases where regulatory or internal timelines were not adhered to.

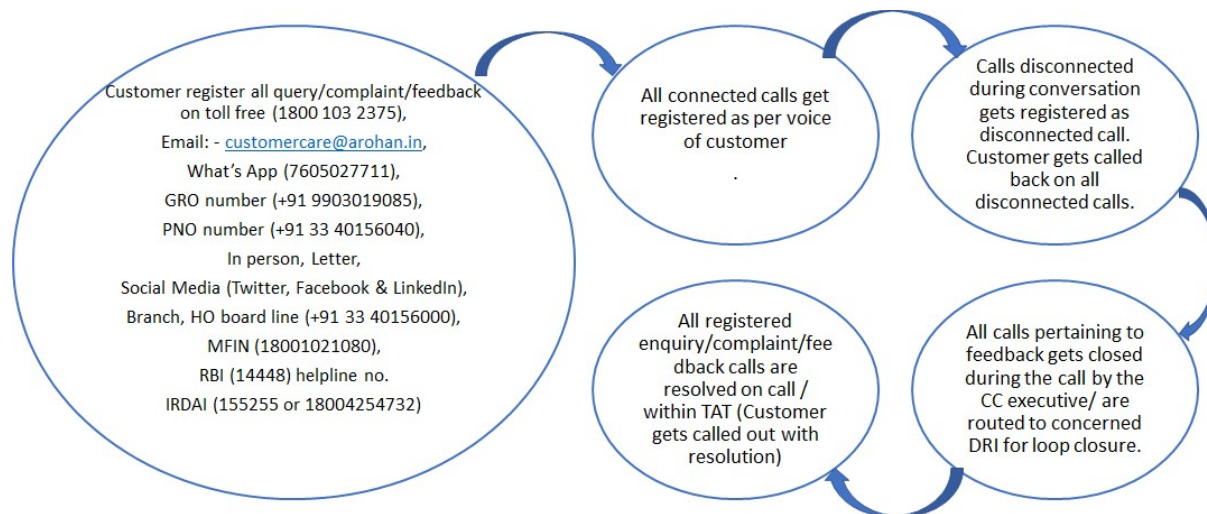
### c. Reporting Statement of Complaints to the Customer Grievance Redressal Mechanism (CGRM) Committee. The Reporting Statement to the CGRM Committee shall cover:

- i. Customer service areas with frequent complaints.
- ii. Identification of complaint sources.
- iii. Identification of system deficiencies.
- iv. Actions initiated to improve the Grievance Redressal Mechanism.

- v. Number of grievances received and resolved over a period from all channels including CPGRAMS and internal systems.
- vi. Number of appeal cases filed.
- vii. Turn Around Time (TAT) for grievance resolution.
- viii. Instances of non-compliance with regulatory or internal timelines.
- ix. Periodic Review by Top Management
- x. Random Sample Checks by Senior Officials

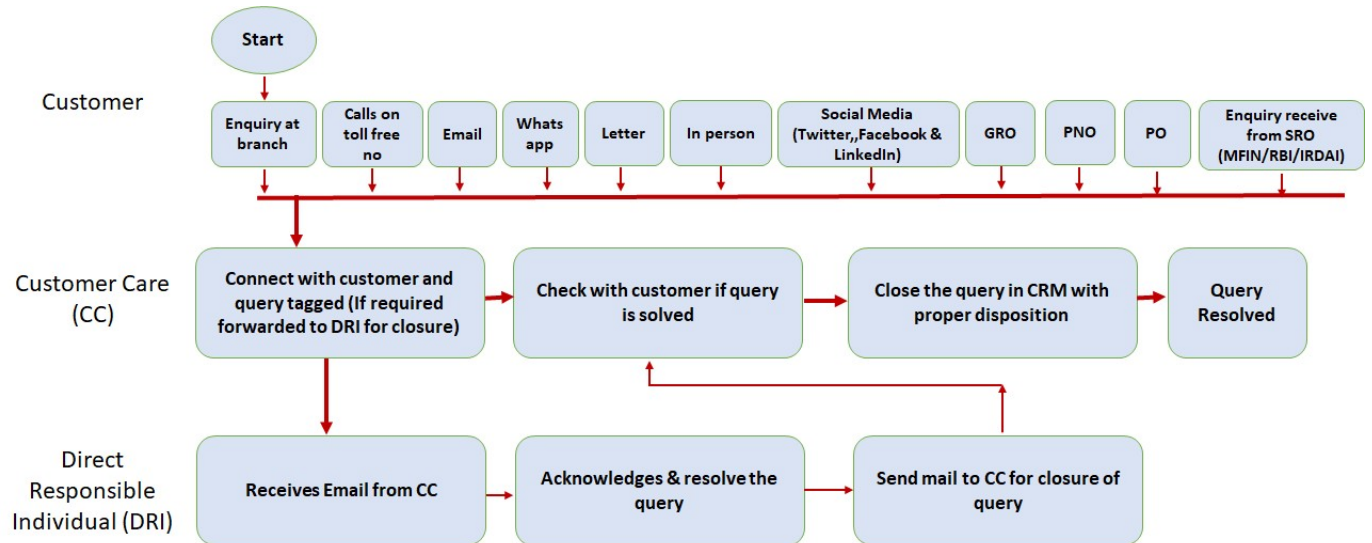
### Scope & responsibility: -

#### a) Customer connect process with organization for Enquiry/Request/Complaint: -



#### b) Procedure of raising queries, request & grievances: -

##### i. Query: -

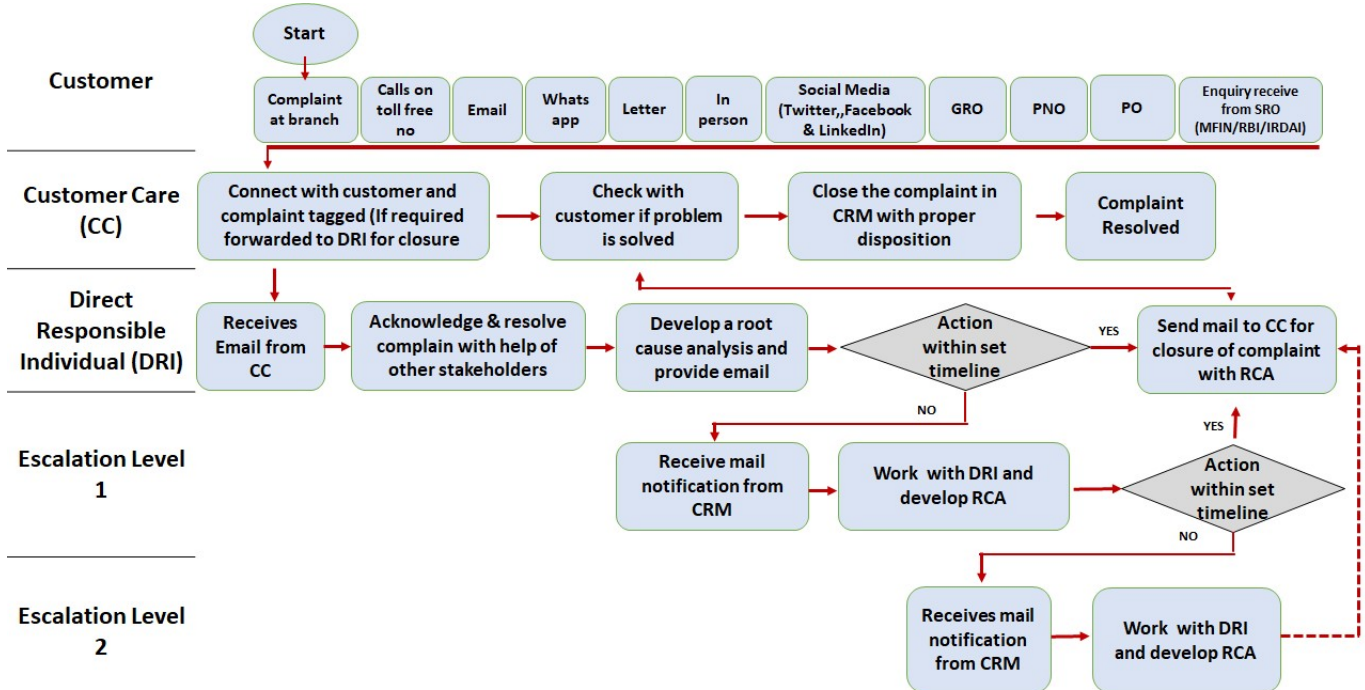


#### Query categorization: -

SL No.	Classification	Category 1	Category 2	Category 3	Risk	TAT
1	Query	Insurance related	Claim related	Credit Link Insurance (CLI)	M	3
2	Query	Insurance related	Claim related	Health Insurance (HI)	M	3
3	Query	Insurance related	Claim related	Credit Link Insurance (CLI)	M	3
4	Query	Insurance related	Claim related	Arohan Privilege Insurance (CLI)	M	3
5	Query	Insurance related	Claim related	Arohan Privilege Insurance (HI)	M	3
6	Query	Insurance related	Claim related	Arohan MEL Insurance (CLI)	M	3
7	Query	Insurance related	Claim related	Arohan MEL Insurance (HI)	M	3
8	Query	Insurance related	Documents related	Credit Link Insurance (CLI)	M	3
9	Query	Insurance related	Documents related	Health Insurance (HI)	M	3
10	Query	Insurance related	Documents related	Arohan Privilege Insurance (CLI)	M	3
11	Query	Insurance related	Documents related	Arohan Privilege Insurance (HI)	M	3
12	Query	Insurance related	Documents related	Arohan MEL Insurance (CLI)	M	3
13	Query	Insurance related	Documents related	Arohan MEL Insurance (HI)	M	3
14	Query	Insurance related	Process related	Credit Link Insurance (CLI)	M	3
15	Query	Insurance related	Process related	Health Insurance (HI)	M	3
16	Query	Insurance related	Process related	Arohan Privilege Insurance (CLI)	M	3
17	Query	Insurance related	Process related	Arohan Privilege Insurance (HI)	M	3
18	Query	Insurance related	Process related	Arohan MEL Insurance (CLI)	M	3
19	Query	Insurance related	Process related	Arohan MEL Insurance (HI)	M	3
20	Query	Loan	Application & Processing	Loan rejection	M	3
21	Query	Loan	Application & Processing	Loan related	M	3
22	Query	Loan	Application & Processing	Branch contact details	M	3
23	Query	Loan	Application & Processing	Arohan Privilege application	M	3
24	Query	Loan	Application & Processing	Arohan MEL application	L	3
25	Query	Loan	Center related	Group member status	M	3
26	Query	Loan	Loan related information	Product related	M	3
27	Query	Loan	Loan related information	Product related	M	3
28	Query	Loan	Loan related information	Product related	M	3
29	Query	Loan	Loan related information	Product related	M	3
30	Query	Loan	Policy related	Wrong mobile number Query	M	3
31	Query	Loan	Policy related	KYC data deletion query	M	3
32	Query	Loan	Relocation	Branch contact details	L	3
33	Query	Loan	Re-payments	Digital repayment	M	3
34	Query	Loan	Re-payments	Arohan Privilege repayment	M	3
35	Query	Loan	Re-payments	Arohan MEL repayment	M	3

SL No.	Classification	Category 1	Category 2	Category 3	Risk	TAT
36	Query	Loan	Re-payments	Advance emi	M	3
37	Others	Others	Call drop	Call disconnected	L	3
38	Query	Others	Other	Promotional offers	L	3
39	Query	Others	Other	General	L	3
40	Query	Others	Other	HR related	L	3
41	Query	Others	Other	HR related	L	3
42	Query	Others	Other	Language barrier	L	3
43	Query	Third-party products_Non-Financial	Information related	Cross Sell	M	3

## ii. Request/Grievances: -



## c) Procedure for Registering Request/Grievances

Customers can lodge grievances related to deviations from standard norms, staff behavior, products, services, and non-adherence to the Fair Practices Code through the following channels:

### i. Complaints in Person

- a) Customers may visit any branch office and register their complaint in the complaint register available there.

- b) They can also inform the Assistant Branch Head (ABH) or Branch Head (BH) during their visit.
- c) The Customer Service Representative (CSR) number is available in the center register.
- d) Complaints registered at the branch are submitted to the customer care team via the SAMADHAN portal and updated in ZOHO Desk. This system ensures full visibility and tracking of complaints from all channels along with their resolutions.
- e) Customers may also visit regional, zonal, or head offices to raise complaints, which are similarly shared with the customer care team through SAMADHAN.

## ii. Through Letter

Customers can send a written grievance addressed to the Grievance Redressal Officer (GRO) at the following address:

The Grievance Redressal Officer: Mr. Bikash Kumar Gupta  
Arohan Financial Services Limited  
PTI Building, 4th Floor, DP Block, DP-9, Sector-V,  
Salt Lake, Kolkata – 700091, West Bengal

Record name	Storage Location	Alternate Source
Customer complaint at HO in person (Hard copy)	Cabinet number 8 Primary DRI – Madhumita Pandit Secondary DRI – Bikash Kumar Gupta	ZOHO CRM

## iii. Through E-mails

Customers may submit grievances via email at [customercare@arohan.in](mailto:customercare@arohan.in).

The email should include full disclosure of loan account details, complainant information, and specific details of the complaint.

Complaints received by email will be acknowledged through email.

## iv. Complaints through Call Centre

Customers can register complaints by calling the toll-free number 1800-103-2375, available Monday to Friday, 10 am to 6 pm.

The call center offers multilingual support through a dedicated customer insights team.

A cloud-based Customer Relationship Management (CRM) system is utilized to improve customer experience and provide timely resolutions.

The customer insight team handles queries and complaints and provides solutions as per the established procedures.



#### **v. Complaints through WhatsApp**

Customers can register complaints via WhatsApp at 7605027711, available Monday to Friday, 10 am to 6 pm.

Complaint resolution will be carried out according to the Customer Grievance Mechanism.

#### **Back end Process (Complaint & Enquiry): -**

Data Input	Source & Sharing
Enquiry/Complaint/Feedback	Toll Free/Email/What's App/Social Media/In Person/Letter/Branch/GRO/PNO/PO/MFIN/RBI/IRDAI
Enquiry/Complaint closed with customer consent	Quarterly survey done to capture feedback
Non-Contactable Customer	The closure status is shared via an alternative contact method if available in the system; otherwise, the status is communicated once the customer reconnects.
Insurance related Complaints	
Complaint (related to <b>insurance product, service, demand, notice or claim</b> )	For complaints related to insurance products, services, demands, notices, or claims, intimation is sent to the concerned Insurance Company if further intervention is required. This notification is typically made within 3 working days from the date the complaint is lodged.
Complaint Records Maintenance	By the 15th of every month, a report is shared with the Central Hub team. The Central Hub team updates the report with necessary details such as Insurer information and Policy Numbers. The finalized report is shared with the CC team by the 20th of every month. The Principal Officer is kept in the loop to maintain a month-wise Complaint Register for record-keeping.

#### **Request categorization: -**

Sl	Classification	Category 1	Category 2	Category 3	Risk	TAT
1	Request	Loan	Disbursement	Loan Request	L	3
2	Request	Loan	Disbursement	Arohan Privilege loan request	L	3
3	Request	Loan	Disbursement	Arohan MEL loan request	L	3
4	Request	Loan	Documents related	Loan related	L	3
5	Request	Loan	Re-payments	Repayment cycle change	M	3
6	Request	Loan	Re-payments	Delay payment	H	3
7	Request	Loan	Re-payments	Digital repayment	M	3
8	Request	Loan	Loan closure	Loan Preclosure	M	3
9	Request	Loan	Loan closure	Arohan Privilege loan Preclosure	M	3
10	Request	Loan	Loan closure	Arohan MEL loan Preclosure	L	3
11	Request	Loan	Loan closure	Payment related	M	3
12	Request	Loan	Loan closure	Account related	M	3
13	Request	Insurance related	Premium Refund related	Refund/cancellation of CLI/HI query	H	3
14	Request	Third-party products_Non-Financial	Refund/Cancellation	Refund/cancellation of cross sell product	H	3

#### **Complaint categorization: -**



SI	Classification	Category 1	New Category 2	Category 3	Risk	TA T
1	Complaints	Insurance related	Claim related	CLI-claim not received after submission of the documents	H	5
2	Complaints	Insurance related	Claim related	CLI-claim not received after submission of the documents under Arohan Privilege loan	H	5
3	Complaints	Insurance related	Claim related	CLI-claim not received after submission of the documents under MEL loan	H	5
4	Complaints	Insurance related	Claim related	HI- claim not received after submission of the documents	H	5
5	Complaints	Insurance related	Claim related	HI- claim not received after submission of the documents under Arohan Privilege loan	H	5
6	Complaints	Insurance related	Claim related	HI- claim not received after submission of the documents under MEL loan	H	5
7	Complaints	Insurance related	Claim related	HI- Claim amount received is less than the claimed amount	H	4
8	Complaints	Insurance related	Documents related	CLI- Claim Documents not getting collected by Field team	H	4
9	Complaints	Insurance related	Documents related	CLI- claim not received after submission of the documents	H	5
10	Complaints	Insurance related	Documents related	HI- claim not received after submission of the documents	H	5
11	Complaints	Insurance related	Documents related	HI-Claim Documents not collected by field team	H	4
12	Complaints	Insurance related	Documents related	CLI- claim not received after submission of the documents under Arohan Privilege loan	H	5
13	Complaints	Insurance related	Documents related	HI--claim not received after submission of the documents under Arohan Privilege loan	H	5
14	Complaints	Insurance related	Documents related	CLI- claim not received after submission of the documents under MEL loan	H	5
15	Complaints	Insurance related	Documents related	HI--claim not received after submission of the documents under MEL loan	H	5
16	Complaints	Insurance related	Mis selling/Force selling	Customer is forced to buy CLI/HI product	H	4
17	Complaints	Insurance related	Payment related	Receipt of premium payment	H	4
18	Complaints	Insurance related	Payment related	Insurance amount is withheld by the MFI	H	4
19	Complaints	Insurance related	Process related	CLI- claim not tagged after submission of all documents	H	5
20	Complaints	Insurance related	Product related	Product/Plan feature not informed	M	4
21	Complaints	Insurance related	Refund related	Refund/cancellation of CLI/HI premium	H	7
22	Complaints	Insurance related	Re-payments	Repayment not stopped after death of insured person	H	4
23	Complaints	Loan	Account closure related	Loan Account not closed after insurance claim settlement	H	4
24	Complaints	Loan	Application & Processing	Products details not informed	M	4
25	Complaints	Loan	Application & Processing	Fee demanded for loan application	H	4
26	Complaints	Loan	Application & Processing	Fee charged for loan application	H	4
27	Complaints	Loan	Application & Processing	Loan application not taken	M	4
28	Complaints	Loan	Application & Processing	Acknowledgement slip not given for loan application	M	4
29	Complaints	Loan	Application & Processing	Status of loan application not informed	M	4
30	Complaints	Loan	Application & Processing	Delay in processing/sanctioning of loan post submission of application	M	4
31	Complaints	Loan	Application &	Loan rejection reason not disclosed/contesting rejection	M	4

SI	Classification	Category 1	New Category 2	Category 3	Risk	TAT
	Complaints		Processing	reason		
32	Complaints	Loan	Arohan MEL loan related	Issue related to MEL loan	M	5
33	Complaints	Loan	Arohan Privilege loan related	Issue related to Arohan privilege loan	M	5
34	Complaints	Loan	Center related	Issue with group members/centre leader	M	5
35	Complaints	Loan	Center related	Bribe demanded	M	5
36	Complaints	Loan	CIC related	Dispute with Credit Information Report (CIR)	H	7
37	Complaints	Loan	CIC related	Credit bureau	M	5
38	Complaints	Loan	Closed loan product	ICASH loan related	H	4
39	Complaints	Loan	Closure	Pre-closure not allowed	M	4
40	Complaints	Loan	Closure	Penalty demanded/charged for pre-closure	M	4
41	Complaints	Loan	Closure	Forced for pre-closure	M	4
42	Complaints	Loan	Closure	Final payment acknowledgement slip	M	5
43	Complaints	Loan	Closure	OTS/Sandhi account settled but in FIS account is still open	M	5
44	Complaints	Loan	Closure	All EMI paid but account not closed	M	5
45	Complaints	Loan	Complaints support related	Complaint is not registered at branch	M	4
46	Complaints	Loan	Complaints support related	Complaint is not resolved	M	4
47	Complaints	Loan	Data Privacy	Breach of personal data	H	4
48	Complaints	Loan	Data Privacy	Misuse of KYC	H	4
49	Complaints	Loan	Disbursement	Loan approved/sanctioned but disbursement not received	M	5
50	Complaints	Loan	Disbursement	Disbursement amount received is less/more than sanctioned amount	M	5
51	Complaints	Loan	Disbursement	Disbursement amount not received post sharing pending documents for RE-NEFT	M	5
52	Complaints	Loan	Disbursement	Disbursement amount not credited in bank account	M	5
53	Complaints	Loan	Disbursement	Arohan Privilege loan disbursement not credited in bank account	M	3
54	Complaints	Loan	Disbursement	Arohan MEL Loan disbursement not credited in bank account	M	3
55	Complaints	Loan	Disbursement	Loan applied without customer's consent	H	7
56	Complaints	Loan	Disbursement	Loan disbursed without customer's consent	H	7
57	Complaints	Loan	Disbursement	Loan converted without customer's consent	H	5
58	Complaints	Loan	Documents related	Loan agreement not received	M	4
59	Complaints	Loan	Documents related	Loan card not received	M	4
60	Complaints	Loan	Excessive charges	Un-authorized collection of charges	H	7
61	Complaints	Loan	Financial Misappropriation	Complaints tending to financial misappropriation	H	12

SI	Classification	Category 1	New Category 2	Category 3	Risk	TAT
			related			
62	Complaints	Loan	Incomplete disclosure	Not informed terms and condition	M	4
63	Complaints	Loan	Loan related	Inorganic business	M	4
64	Complaints	Loan	Payment related	Repayment collected after death has not been refunded	H	4
65	Complaints	Loan	Policy related	Policy violation	M	4
66	Complaints	Loan	Policy related	Subjected to discrimination	M	4
67	Complaints	Loan	Policy related	Wrong mobile number updated in system	M	7
68	Complaints	Loan	Policy related	Wrong mobile number not reflecting in system	M	5
69	Complaints	Loan	Re-payments	Repayments done not acknowledged/updated	H	3
70	Complaints	Loan	Re-payments	Online repayment related issues	H	4
71	Complaints	Loan	Re-payments	Online repayment related issues Arohan Privilege	H	4
72	Complaints	Loan	Re-payments	Online repayment related issues Arohan MEL	H	4
73	Complaints	Loan	Re-payments	Repayment demanded/collected before due date	H	4
74	Complaints	Loan	Re-payments	Payment related	M	5
75	Complaints	Loan	Staff behaviour	Subjected to indecent behaviour	H	4
76	Complaints	Third-party products_Non-Financial	Delivery related	Delay in delivery of product	H	4
77	Complaints	Third-party products_Non-Financial	Delivery related	Cross sell product not received	H	7
78	Complaints	Third-party products_Non-Financial	Incomplete disclosure	Not informed about features /charges of third-party/cross-sell product	H	4
79	Complaints	Third-party products_Non-Financial	Mis selling/Force selling	Unaware of cross sell product purchase, forced to buy third-party/cross-sell product	H	4
80	Complaints	Third-party products_Non-Financial	Process related	Receipts/ documents not received for cross sell product	H	4
81	Complaints	Third-party products_Non-Financial	Process related	Loan application cancelled although cross sell amount deducted	H	5
82	Complaints	Third-party products_Non-Financial	Quality related	Product quality issues	H	4
83	Complaints	Third-party products_Non-Financial	Refund related	Refund/cancellation of cross sell product	H	7

**Process Document Outbound:** Arohan's Customer Care Cell conducts outbound calls according to a pre-fixed schedule with the following objectives:

**Policy and Process Adherence Checks:** Perform sample checks to verify compliance with policies and processes, particularly customer protection for credit and non-credit products.

Address specific issues such as complaints about rude staff behaviour by making random calls to customers to verify the validity of such reports. Calls also include generic inquiries related to customer satisfaction and staff behaviour.

**Surveys:**

Sl no	Survey Name	Need Based Survey
1	Client Satisfaction survey	Ad-hoc
2	Dropout survey	
3	Cross sell product satisfaction survey	
4	PPI survey	
5	Slippage calling	
6	CSAT call	
7	Voluntary insurance claim satisfaction survey	
8	Inactive RE calling	
9	Confirming death information	
10	Call to customer who are CLI not opted	
11	Customer acquisition calling	

Surveys include brief questionnaires on feedback regarding products, processes, service quality, and staff behaviour.

**Process Flow:**
**a) Internal & External Escalation Mechanism**
**Through Helpline Number & Email to Grievance Redressal Officer (GRO):**

If a complaint lodged at the branch or customer care is not resolved within the specified Turn Around Time (TAT), or if the customer is dissatisfied with the resolution, they may escalate the complaint to the GRO.

Contact details of the GRO will be prominently displayed on the website, branches, and offices.

The GRO will respond within 10 working days.

Grievance Redressal Officer (GRO) Contact Details:

**Name:** Mr. Bikash Kumar Gupta

**Address:** PTI Building, 4th Floor, DP Block, DP-9, Sector-V, Salt Lake, Kolkata – 700091, West Bengal

**Phone:** 033-40427726, 9903019085 (Monday to Friday, 10 am to 6 pm)

**Email:** [gro@arohan.in](mailto:gro@arohan.in)

**Through Helpline Number & Email to Principal Nodal Officer (PNO):**

If a complaint escalated to the GRO remains unresolved beyond the TAT or the customer is still dissatisfied, the complaint may be escalated to the PNO.

The PNO's contact details will also be prominently displayed for customer ease.

The PNO will respond within 5 working days.

Principal Nodal Officer (PNO) Contact Details:

**Name:** Mr. Anup Kumar Gupta

**Address:** PTI Building, 4th Floor, DP Block, DP-9, Salt Lake City, Kolkata – 700091

**Phone:** 033-40156040 (Monday to Friday, 10 am to 6 pm)

**Email:** [anup.gupta@arohan.in](mailto:anup.gupta@arohan.in)

**Complaints Through RBI/NBFC Ombudsman:**

If the complaint is not resolved within 30 days of lodging with the Company or the customer is unsatisfied with the resolution, they may approach the RBI Ombudsman through designated touchpoints.

- Online Compliant Management System at <https://cms.rbi.org.in>
- Post to Centralized Receipt & Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- Call CRPC toll-free helpline 14448 to know how to file a complaint and the status of a filed compliant.

Alternatively, customer may appeal to the Officer-in-charge, Department of Supervision, Reserve Bank of India, 5th floor 15, Netaji Subhas Road, Kolkata – 700001, Tel.: 033-22312892

Any customer who has a grievance against the Company on any one or more of the grounds mentioned in Clause 9 of the Reserve Bank - Integrated Ombudsman Scheme, 2021 for NBFCs issued by RBI on November 12, 2021 for details visit ([https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)), may himself/herself or through their authorized representative, make a complaint to the Ombudsman as specified in Clause 11 of the Reserve Bank - Integrated Ombudsman Scheme, 2021. The details Salient Features of The RBI Integrated Ombudsman Scheme, 2021.

#### **Complaints received through MFIN (Micro Finance Institution Network)**

Customer may register his/her complaint on toll free number -1800 102 1080 with MFIN.

In addition to the above, for specifically Insurance related query or grievances, a customer can either contact the Insurance Company's Customer Care by referring to his/her details given in his/her Certificate of Insurance (COI) or can register his/her complaint in the following manner:

#### **Principal Officer**

If the resolution provided by the Customer Care Help Desk does not meet the expectation of the Customer or the customer has not received any response, the Customer may write to:

Principal officer

Arohan Financial Services Limited,

PTI Building, 4th Floor, DP Block, DP-9, Sector-V, Salt Lake, Kolkata – 700091, West Bengal

Email Id: [po\\_insurance@arohan.in](mailto:po_insurance@arohan.in)

The Principal Officer / customer care department shall also follow up with the Insurance company for providing speedy resolution.

#### **Insurance company**

The Customer may write to the concerned Insurance company by obtaining their contact details from their website or from the Certificate of Insurance shared with the Customer by the Insurance Company in hard / soft copy form.

The Insurance Company and Arohan will mutually co-ordinate for end-to-end fair resolution of the complaint within 14 days of receiving all required information and documents.

#### **Integrated Grievance Management System (IGMS)**

In-case the complaint remains unresolved by the Insurance Company / Arohan at any point of time, then the Customer can:

- Directly register complaint in the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/>
- Use the complaint online through IRDAI's Integrated Grievance Management System (<https://igms.irda.gov.in>)

- Call IRDAI on: Toll Free Number 155255 or 18004254732
- Send the complaint through Email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)
- Write to Insurance Regulatory and Development Authority of India (IRDAI),  
Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.  
Sy No.115/1 ,4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad –500032

**Insurance Ombudsman**

If the Customer's complaint still remains unresolved, the Customer can reach out to the Insurance Ombudsman.

**b) Anonymous Calls/communication received at customer support desk:**

For anonymous calls received on the toll-free number, the individual will be provided with the email ID [whistleblower@arohan.in](mailto:whistleblower@arohan.in) to report their concerns securely.

**c) Grievance Redressal Day:**

- i) Designated Day: Every 2nd Saturday of the month is observed as Grievance Redressal Day across all branches.
- ii) Awareness and Communication: A Grievance Redressal Day poster is prominently displayed on notice boards at all branch and office locations to inform and encourage customer participation.
- iii) Grievance Handling at Branch Level: All grievances raised on the designated day are addressed by the Branch Head. These grievances are recorded in the SAMADHAN portal by the respective branch.
- iv) Escalation to Customer Insight Team: Entries from the SAMADHAN portal automatically flow to the Customer Insight Team for further processing.
- v) Master Complaint Registration: The Customer Insight Team logs each grievance into the ZOHO Desk Portal, the centralized system for capturing all customer queries and complaints.
- vi) Resolution and Follow-Up: The Branch and/or Customer Insight Team coordinate with concerned departments for resolution. Timely follow-up is ensured, and the final resolution is shared with the customer.

**Credit Information Grievance Redressal: -**

- i. Complaints related to Credit Information Reports (CIR) are handled by the Customer Insight team in coordination with the internal Hub team to verify details submitted to Credit Information Companies (CICs).
- ii. Grievances are recorded by the concerned Credit Information representative who contacts the complainant.
- iii. Arohan advises the complainant of the action taken in all cases, including complaint rejections based on Arohan records.
- iv. In case of rejection, reasons are provided. If valid, Arohan ensures updating of details with CICs within 21 days.
- v. If updates are delayed beyond 21 days, Arohan pays compensation to the complainant at Rs. 100 per day for each day of delay.
- vi. Arohan informs the CIC(s) and complainant about total delay and compensation amount. Compensation is credited to the complainant's bank account within 5 working days of resolution.



**Data Reporting and Learning & Development Activities**

- i.** MFIN Report Sharing: Quarterly reports shared with the MFIN team.
- ii.** Call Centre Report: Shared by the 15th of every month; if the 15th is a holiday, shared on the next working day.
- iii.** Outbound Survey Report: Shared between the 10th to 15th of every month, with holiday adjustments.
- iv.** Inbound Survey Report: Shared by the 8th of every month, with holiday adjustments.
- v.** Sharing of Open Complaints: Weekly report shared with concerned persons.
- vi.** Insurance-related reports: Weekly (queries) and monthly (complaints) shared with the Principal Officer.
- vii.** Calling Report as per Contact Number: Feedback on wrong number calls by employees shared with Executive HRBP of the HR team.
- viii.** Report Sharing with IRDAI: Insurance complaint reports shared on IRDAI Corporate Agency Portal twice a year: by 31st October and 30th April, managed by the Principal Officer.
- ix.** Training & Development:
  - a)** Soft Skill Training: Conducted quarterly by the L&D team for all staff.
  - b)** Product Training: Provided internally as required.