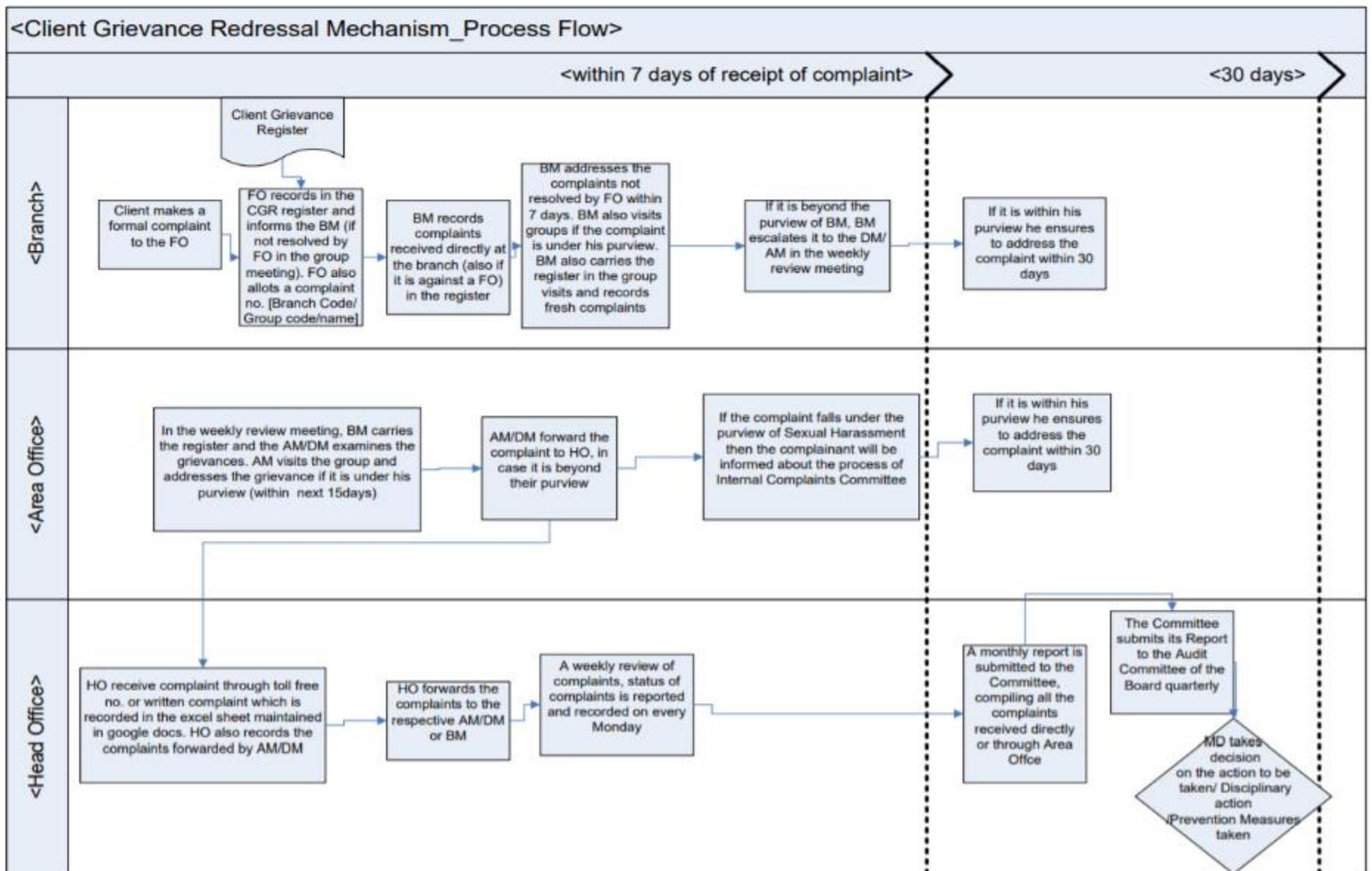


Policy	Grievance Officer	Email Id	Phone No.	Process Flow and Procedure is mentioned hereunder
Client Grievance Redressal	Grievance Redressal Officer	complaints@margdarshak.org.in	18001231088 or 7232999222	Page 1
Staff Grievance Redressal	Mr. Santosh Kumar Kulshreshtha	internalcomplaints@margdarshak.org.in	0522-7125400 or 7704805765	Page 2
Sexual Harassment of Women at Workplace	Ms. Saroj Topno	internalcomplaints@margdarshak.org.in	0522-7125400 or 8601988880	Page 3

GRIEVANCE REDRESSAL



1. The clients can give a written complaint and drop it in the Complaint Box at each Branch. These drop boxes are opened once in 15 days by the Area Manager/DM or the audit team and complaints are carried to the HO where the Grievance Redressal Committee does the investigation into the matters raised by the client.

2. The clients can call on the Toll Free Number provided in the Loan Card i.e. **18001231088** or phone no. **+91-7232999222**. The same is recorded by the person responsible which is reviewed and presented to the grievance Redressal committee for Redressal of grievances

3. The client can write a complaint and post it to the following address:

Grievance Redressal Officer

Margdarshak Financial Services Ltd.

118, Dayal Farms, Ganeshpur-Rehmanpur

Chinhat-Dewa Road

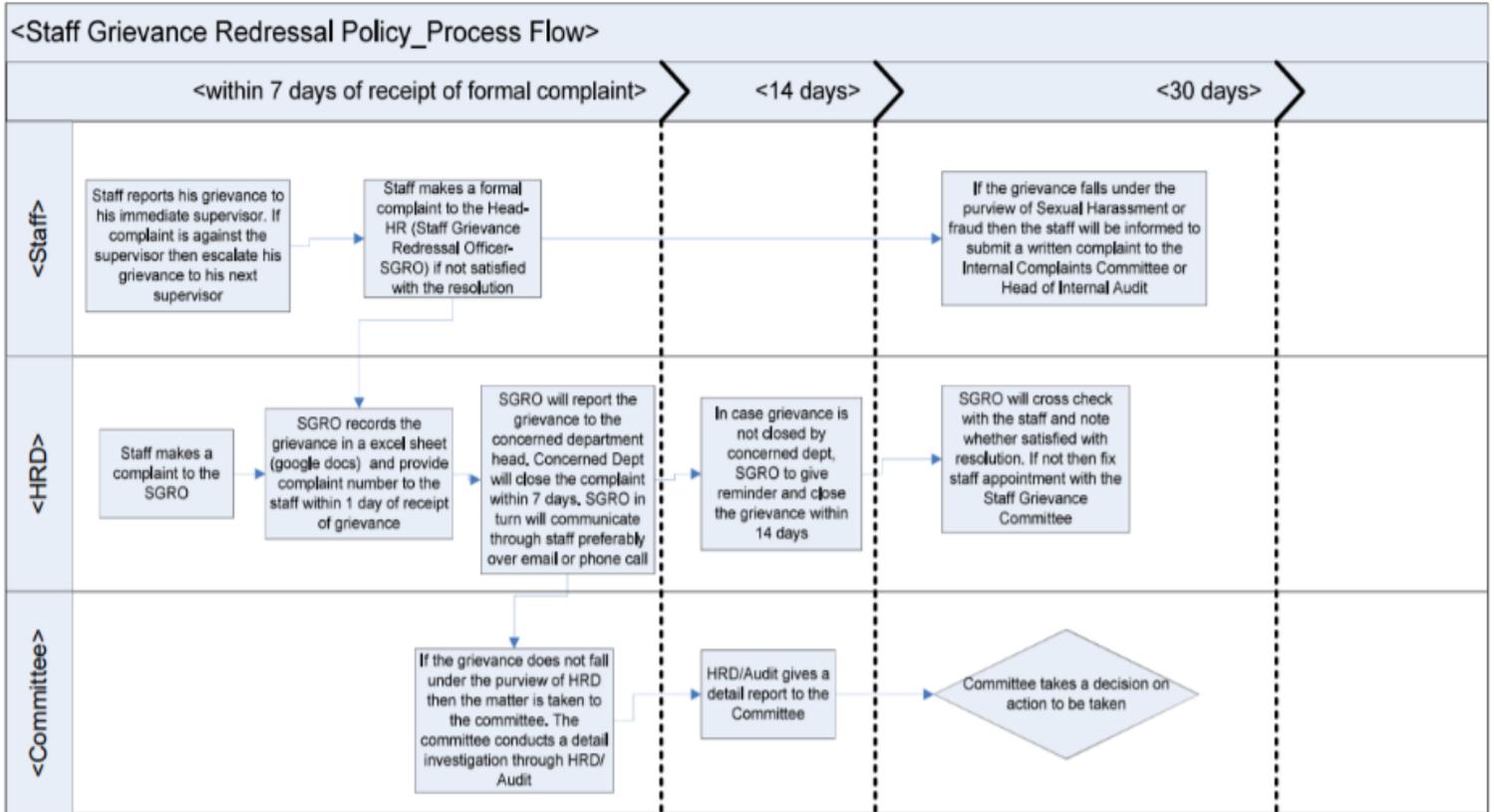
Lucknow-226019 (Uttar Pradesh)

Email: complaints@margdarshak.org.in.

Ph: 18001231088/ +91-7232999222

4. In case, client is not satisfied with the resolution then the client can call Grievance Redressal Officer at MFIN (Self-Regulatory Association for MFI's) on 18002700317/ 0124- 4212570.

5. In case, resolution is not provided to client within one month then the client can appeal to Department of Non-Banking Supervision, Reserve Bank of India, Regional Office, Mahatma Gandhi Road, Kanpur-208001 or call at 0512-2303277.



Staff Grievance Redressal

Procedure for filing of Grievances

1. **Phone Call:** Employees can contact the Staff Grievance Redressal Officer at 7704805765;
2. **Written Complaint:** Employees can write to internalcomplaints@margdarshak.org.in or post their written complaint to the registered address of the Head Office as mentioned below:

Staff Grievance Redressal Officer

Plot No. 118, Dayal Farms,

Ganeshpur - Rehmanpur,

Dewa Road, Lucknow- 226019

3. **Walk ins:** Employees can meet the Staff Grievance Redressal Officer in person at Head Office and register their grievance.

POLICY AGAINST SEXUAL HARASSMENT AT WORK PLACE

Complaint

1. Any aggrieved woman may make, in writing, a complaint of sexual harassment at workplace to the Internal Complaints Committee within a period of 3 months from the date of incident and in case of a series of incidents, within a period of 3 months from the date of last incident. Provided that where such complaint cannot be made in writing the Presiding Officer or any Member of the Internal Complaints Committee shall render reasonable assistance to the woman for making complaint in writing,

2. Provided further that the Internal Complaints Committee may for the reasons to be recorded in writing extend the time limit not exceeding three months, if it is satisfied that the circumstances were such which prevented the woman from filing the complaint within the said period.

3. Where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death or otherwise;

3.1. Her legal heir or relative/co-worker, or any other person having the knowledge of the incident or,

3.2. An officer of

3.2.1. the National commission for Women or State Women's Commission in case a written complaint has been received by it by the aggrieved woman or

3.2.2. Or psychiatrist, the guardian or authority under whose care she is receiving treatment or care; can file a complaint.

4. The Internal Complaints Committee may before be initiating an inquiry and at the request of the aggrieved woman take steps to settle the matter between her and the respondent through conciliation; provided that no monetary settlement shall be made as a basis of conciliation.

4.1. Where settlement has been arrived shall record the settlement and forward the same to the employer to take action as specified in the recommendation

4.2. Provide the copies of the settlement to the aggrieved woman and the respondent

4.3. No further inquiry shall be conducted by the Committee

4.4. Where the aggrieved woman informs the Committee that any terms and condition of the settlement arrived has not been complied with by the respondent, the Committee shall proceed to make an inquiry into the complaint.

4.5. The Internal Complaints Committee as the case may be, proceeds with the inquiry as per provisions of the service rules applicable to the respondent.

5. Where both the parties are employees the parties shall during the course on inquiry be given an opportunity of being heard and a copy of findings shall be made available to both the parties enabling them to make representations against the findings before the Committee.

6. The Committee may during such investigation may exercise the power of a civil court, vested in it, in respect of:

6.1. Summoning and enforcing the attendance of any person and examining him under oath;

6.2. Requiring discovery and production of documents;

6.3. Any other prescribed matter.

7. For conducting the inquiry, the quorum of the Sexual Harassment Committee shall be of 3 members including the presiding officer.

8. During such inquiry, upon written request by the aggrieved person, the committee may at its discretion recommend:

8.1. to transfer the aggrieved person or the respondent to any other workplace;

8.2. Grant leave to the aggrieved person of up to 3 months which is in addition to leave to which she is otherwise entitled.