

Procedure for lodging of Customer Complaints– Flowchart

Customers can register their complaints through the channels as mentioned below.

(If the response is not received within the stated timeline or not to the satisfaction of customer from the date of registration of complaint, the escalation level in the order of hierarchy can be followed)

Step 1: Customer Direct Visit/Call/Email

Complaint Lodging Channels:

1. Branch Manager

Customers can directly lodge their complaints with the Branch Manager or any other branch official.

2. Complaint Register (Maintained at Branch)

Customers can submit their complaints in writing through the Complaint Register available at the branch.

3. Toll free Number (1800 890 1961)

(Monday to Friday 9:00 AM – 6.00 PM)

4. E- mail (info_india@visionfund.org)

Resolution period: 7 days from the date of complaint

(If not resolved within 7 days)

Step 2: Area Manager

Customers can directly lodge their complaints with the respective Area Managers.

For Kerala Region : Mr. Mohandas - Contact No : 8547633031

For Tamil Nadu Region : Mr Ganesh - Contact No : 9843240422

For Northern Region : Mr Kula Pradip Pani- Contact No : 9500012048

Resolution period: 7 days from the date of complaint

(If not resolved within 7 days)

Step 3: Principal Nodal Officer (PNO)

- Name: Samuel Jayasanker
- Designation: Principal Nodal Officer
- official available on all working days (excluding public holidays) from 09:00 AM to 06:00 PM, Monday to Friday, at +918925895050
- E mail : vfindia_pno@visionfund.org

Resolution Time: Within 15 days

(If the complaint is not resolved within 30 days from the date of complaint- it will escalate to next level)

Step 4: Self-Regulatory Organisation (Sa- Dhan)

If the complaint is not resolved within 30 days by Non-Banking Financial Company- Micro Finance Institutions (NBFC-MFI), it will be escalated to Self-Regulatory Organisation (SRO-Sa-Dhan) the designated Grievance Redressal Officer.

Email: nandi@sa-dhan.org

Step 5: Reserve Bank of India – Complaint Management System (CMS) Portal

If the customer is not satisfied with the resolution, they may lodge a complaint on the Reserve Bank of India – Complaint Management System: CMS portal: <https://cms.rbi.org.in>