

## Complaint Management at Branches

Item	Process Guideline
General Guidelines	<ul style="list-style-type: none"> <li>a) The goal of complaint management is to strengthen customer loyalty as well as quality assurance.</li> <li>b) Complaints management is an essential component of Customer service and business success.</li> <li>c) Complaint received gathers valuable customer insight, it also helps the organization to improve and lead to reduction of costs, increased profitability and increased customer satisfaction.</li> <li>d) A Customer Complaint Management unit is in place at SF PLC.</li> <li>e) Customer Service Manager's contact details together with the hotline number have been placed on the website of SF PLC in fulfilling Customer Charter Requirements as per regulatory guidelines.</li> </ul>
Process	<ul style="list-style-type: none"> <li>a. All customer complaints received verbally or in writing should be communicated by the branch to the Customer Service Unit.</li> <li>b. If the complaint was received by way of a letter, then, a scan copy should be emails and followed up with the original to the customer service unit.</li> <li>c. If the complaint was made via email, then same should be forwarded directly to the Customer Service Unit.</li> <li>d. If the complaint was received by way of a Telephone Call, either the branch staff can communicate same to the customer service unit or forward details via email.</li> <li>e. Branch staff can also inform the Customer to contact the Customer Service Hotline 0112 104 -204 and directly inform/lodge the complaint.</li> <li>f. Irrespective of all business verticals/ products, complaints should be logged through the Customer Service Unit.</li> <li>g. Customer Service Manager/ staff will contact the respective Department/ unit Head/ BM and proceed on referred concern.</li> <li>h. Branches / departments should provide feedback to the customer service unit within the stipulated time lines.</li> <li>i. The final decision taken / communication made with the customer will be communicated to the branch/ Department / unit.</li> <li>j. All branches should maintain a complaint management register and record all complaints received</li> <li>k. Once the complaint is resolved, branch should follow up with the customer and inform him/ query if the response was received and close the concern on the register.</li> </ul>
Other	<ul style="list-style-type: none"> <li>l. A monthly update on complaints received and resolved should be submitted to the management.</li> <li>m. Branch BM/ OIC will at the branch will act as the "Branch Complaint Handling Coordinator" and in the absence the BOO will handle the respective role.</li> </ul>