

Grievance Policy

A. Purpose

The purpose of this policy is to establish a transparent, fair, and structured mechanism for receiving, addressing, and resolving grievances raised by our stakeholders such as NGO partners, downstream partners, participants, consultants and vendors, other donors and funding partners, and employees working with Axis Bank Foundation (ABF). ABF recognizes that listening to stakeholders' concerns and resolving them in a timely manner strengthens trust, improves service quality, and ensures accountability. This policy reflects our commitment to ethical conduct, responsiveness, and respect for all individuals who interact with the ABF.

B. Scope

This policy applies to all internal and external stakeholders of ABF, including but not limited to:

- NGO partners, downstream NGO partners, consultants, and vendors
- Members of the community directly affected by the Foundation's activities
- Donors and funding partners
- Employees

C. Definition of Grievance

A grievance refers to any complaint, dissatisfaction, or concern regarding:

- The quality, fairness, or timeliness of benefits
- Non-fulfilment of commitments made to the community
- The behavior, actions, or decisions of any representative of the Foundation or its supported NGO
- Allegations of misconduct, discrimination, harassment, corruption, or misuse of resources
- Non-compliance with applicable laws, regulations, or ethical standards

Grievances may be expressed in writing and may be submitted anonymously. However, anonymous complaints may limit the ABF's ability to investigate fully.

D. Guiding Principles

- **Accessibility:** The grievance mechanism will be easy to access, with multiple channels available for submitting complaints (email, postal mail, and online form).
- **Transparency:** The process and timelines for handling grievances will be communicated clearly to the complainant. Acknowledgement and regular progress updates will be provided.
- **Confidentiality:** All complaints will be treated with strict confidentiality; personal data will be handled in accordance with the Foundation's Privacy Policy.
- **Non-retaliation:** No individual will face retaliation for filing a grievance in good faith.
- **Fairness:** Every grievance will be evaluated impartially and without bias.

- **Timeliness:** All grievances will be handled on priority with efforts made to resolve matters within the defined timeframes.

E. Submission of Grievances

Stakeholders may submit grievances using any of the following methods:

- **Email:** foundation@axis.bank.in
- **Postal mail:** Axis Bank Foundation, Axis House, 2nd Floor, PB Marg, Worli, Mumbai 400 025
- **Website:** ABFs website will have grievance policy and process for ease of access.

When submitting a grievance, stakeholders are requested to include:

- Description of the grievance, including dates, persons involved, and supporting documents
- Name and contact details (optional for anonymous submissions)
- Preferred resolution or remedy (if any)

F. Procedure for Handling Grievances

- **Acknowledgement:** The Designated Officer will acknowledge receipt within 7 working days and provide a unique grievance reference number.
- **Preliminary Review:** The Designated Officer will assess whether the grievance falls within the scope of this policy and classify its severity (low/medium/high/urgent).
- **Investigation:** A fair and impartial investigation will be conducted. The Designated Officer may consult project staff, witnesses, and relevant documents. For serious or complex matters, an independent external investigator or expert may be appointed.
- **Resolution:** The Foundation aims to resolve grievances within 30 working days of acknowledgement or within a reasonable time, as mutually agreed. If more time is required, the complainant will be informed of the expected timeframe and reasons for delay.
- **Communication of Decision:** The complainant will be provided a written response containing the outcome, the reasons, and any corrective actions proposed.
- **Appeal and External Escalation:** If dissatisfied, the complainant may appeal to the Supervisor within 30 days of the decision. For unresolved or serious complaints, the Foundation will provide information on external escalation options (e.g., local regulatory authority, ombudsman, or an independent review panel).

G. Roles and Responsibilities

- **Designated Officer:**
 - Receive and acknowledge grievances and issue a reference number.
 - Maintain a secure grievance register and case files.
 - Conduct or coordinate investigations and propose remedial actions.
 - Provide periodic updates to complainants and ensure confidentiality.
- **Supervisor (ET&CEO of ABF):**
 - Review and decide on appeals and ensure independence in review.
 - Ensure resources and systems are in place for effective grievance management.

- **External Investigator/ Panel (if appointed):**
 - Conduct independent assessments on complex or high-severity complaints and provide recommendations.

H. Record Keeping and Reporting

- A grievance register will record - date received, complainant details (if provided), summary, reference number, actions taken, timelines, and outcome.
- All records will be stored securely and retained for a minimum of three years, subject to applicable data protection laws.
- ABF will report a summary of grievances on annual basis or as necessary to Board of Trustees on a half yearly basis.
- Periodic analysis of grievance data will be used to inform improvements in program design and risk mitigation.

I. Data Protection and Confidentiality

ABF will collect and process personal data only as necessary to investigate and resolve grievances. Access to complaint records will be limited to authorized personnel.

J. Accessibility and Awareness

- The policy and submission channels will be communicated widely through project sites, partner organizations, printed materials, and the Foundation's website.
- Information will be available in local languages and in accessible formats on request.
- Training will be provided to staff on handling grievances sensitively and promptly.

K. Review of Policy

This policy will be reviewed annually by the ET and CEO to ensure it remains effective, relevant, and compliant with applicable laws. Updates will be communicated to stakeholders.