

Sr.No	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints pending at the end of quarter	Total complaints registered.
				Fully accepted	Partially accepted	Rejected		
1	Complaints made by customers							
a)	Proposals related							
b)	Claim *	20	19	6	0	4	29	39
c)	Policy related							
d)	Premium							
e)	Refund							
f)	Coverage							
g)	Cover note related							
h)	Products							
i)	Others							
	Total no of complaints	20	19	6	0	4	29	39
2	Total no of policies during previous year	11942						
3	Total no of claims during previous year	760						
4	Total no of policies during current year	10424						
5	Total no of claims during current year	602						
6	Total no of policies Complaints(current year) per 10000 policies(current year)	0						
7	Total of claim complaints(current year) per 10000 claims registered(current year) upto quarter.	23						
8	Duration wise pending status	complaints made by customers	complaints made by intermediaries	Total				
a)	Upto 7 days	1		1				
b)	7- 15 days	1		1				
c)	15- 30 days	2		2				
d)	30- 90 days	15		15				
e)	90 days and beyond	10		10				
	Total no. of complaints	29		29				

(Sanjay Kiri)

AGM(Grievances)

(Nirdosh Chopra)

GM(Grievances)

The Corporation is in process of integrating its Grievance Management System electronically with ISGS. At present, all grievances received by ECGCL are separately updated in ISGS by Grievance Deptt. at Head Office of the Corporation. In terms of guidelines, claims for payment can be represented twice by the exporters for review. Representations filed beyond the permitted number of times or claims filed directly under ISGS/CGRAMS/Ministry etc are considered as grievances and are handled directly by Grievance Department. Based on the above, earlier, the opening balance was not reconciled. Now it is being reconciled and the opening balance shown is correct.