

**EDUCATION LOAN REPAYMENT SUPPORT SCHEME -**  
**GRIEVANCE REDRESSAL MECHANISM -**  
**OPERATIONAL GUIDELINES - ISSUED**

Read: G.O.(Rt)No. 6416/2018/Fin dated 28.07.2018.

In pursuance to the constitution of the Grievance Redressal Committee for the redressal of appeal petitions receiving under Education Loan Repayment Support Scheme (ELRS) vide G.O read above, the Government hereby issue the operational guidelines in respect of the Grievance Redressal mechanism under the Committee.

**1. Composition**

The Grievance Redressal Committee shall consist of the following members:

1. Additional Secretary/Representative, Finance (Planning) Dept., Government of Kerala, as Chairman
2. SLBC Convener /Representative, as Convener
3. Bank Nodal Officer for ELRS /Representative, as member

**2. Procedure**

The following shall be the procedure for processing the appeal petitions received from the aggrieved applicants under Education Loan Repayment Support Scheme. The aggrieved applicants who have grievances against the decision of the banks under ELRS Scheme, may file appeal petition to the Nodal Officer of the concerned Bank by email along with following supporting details. If the application was originally rejected by Nodal officer or SLBC, then the appeal can be filed to the Grievance Redressal Committee directly by email along with supporting details, detailed below:

- (i) Name of the Applicant
- (ii) ELRS Registration ID
- (iii) Name of Bank
- (iv) Name of Branch
- (v) Short gist of the grievance and supporting points and documents
- (vi) Arguments in support of the petitioner.  
{Documents in support of the case may be attached to the mail in pdf format (File size not to exceed 5 mb )}

- a. E-mail address and contact details of the Nodal Officers of all the participating Banks will be made available in the ELRS portal [www.elrs.kerala.gov.in](http://www.elrs.kerala.gov.in) SLBC will make arrangements to collect and publish the e-mail ids' of the nodal officers in the ELRS portal.
- b. Appeal petitions to the Grievance Redressal Committee shall be forwarded only through the e-mail id [elrsslbc@kerala@gmail.com](mailto:elrsslbc@kerala@gmail.com) specified for this purpose. Petitions received in any other e-mail id or in any other form shall not be considered by the Committee.

- c. Nodal Officer of each bank has to examine the petition, and shall dispose of the same within one month of receipt of the complaint. The Nodal Officer shall convey his decision to the applicant by e-mail within the above time period.
  - d. If the Nodal Officer feels that the grievance is to be escalated to the Committee, he shall quote the reason and forward the same to the Committee by e-mail with all relevant details and documents, under advice to the Applicant. The Committee shall examine such cases and if the petition is genuine and the reason quoted by the Nodal Officer is acceptable, it shall consider the case as an appeal petition. The Nodal Officer shall ensure that the forwarded applications accompany all relevant supporting documents with regard to the claim. The Nodal Officer shall not forward flimsy or unnecessary applications under any circumstances. If the application forwarded is without citing any reason or the reason cited by the Nodal officer is without any valid ground, the Committee shall return the case to the Bank Nodal Officer.
  - e. If the applicant is not satisfied with the resolution of the Nodal Officer or if a reply is not received from the nodal officer within a month , the applicant may forward the appeal petition before the Grievance Redressal Committee by e-mail with all relevant details and documents.
  - f. The petitioner is obliged to produce any other document in support of the claims which the committee deemed necessary for entering into a conclusion regarding the petition. The committee shall summarily reject the appeal petitions in the absence of sufficient and valid supportive documents.
3. SLBC shall convene the meeting of the Committee periodically depending on the number of petitions pertaining to each Bank, received at their end and examine the appeal petitions and forward their recommendations to the Finance Department in Government for consideration, approval and final decision.
4. The Finance Department in Government will convey their final decision to the petitioner by e-mail under advice to the SLBC and the Nodal Officer of the concerned Bank
5. The decision of the Finance Department in Government shall be final and binding on all the parties concerned. No petitions forwarded against the decision of Finance Dept shall be entertained.
6. Apart from this, the Government shall refer any case to the Committee in which Government feels that remarks of the Committee is necessary for arriving at a decision. The Committee shall examine such cases and forward their recommendations to Finance Department. On the basis of the recommendation, the Government may enter into a conclusion.

7. Appeal petitions forwarded against the decision of the Banks / Nodal Officer / SLBC to Finance department in Government directly by the applicants shall not be considered in future. Finance Department will not be responsible for the lapse of the applicants in doing so.

8. It is not necessary to forward separate appeal petitions again in cases where appeal petitions were already forwarded to the Convenor, Grievance Redressal Committee prior to the publication of these guidelines. SLBC may take up such appeal petitions before the Grievance Redressal Committee for its disposal and appropriate action.