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## GRIEVANCE REDRESSAL MECHANISM

*As per Consumer Protection (Direct Selling) Rules, 2021*

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**Document Reference: FOHOW-IND-GRM-001**

Effective Date: February 27, 2026

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*Reviewed & Approved by Management*

# 1. PURPOSE AND SCOPE

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This Grievance Redressal Mechanism (GRM) document outlines the comprehensive framework established by FOHOW Healthcare India Private Limited (hereinafter referred to as 'FOHOW India' or 'the Company') for addressing consumer grievances in compliance with the Consumer Protection (Direct Selling) Rules, 2021, notified by the Ministry of Consumer Affairs, Food & Public Distribution, Government of India.

The mechanism applies to all grievances, complaints, and disputes arising from:

- Purchase, use, or consumption of FOHOW products
- Direct selling activities conducted by FOHOW India or its authorized direct sellers
- Product quality, safety, authenticity, or efficacy concerns
- Billing, payment, refund, or transaction-related disputes
- Delivery, shipping, packaging, or logistics issues
- Misleading advertisements, misrepresentation, or unfair trade practices
- Direct seller conduct, ethics, or business practices
- Data privacy, security, or unauthorized use of personal information

## 2. REGULATORY COMPLIANCE

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FOHOW India's Grievance Redressal Mechanism is designed in strict adherence to:

### 2.1 Consumer Protection (Direct Selling) Rules, 2021

Specifically Rule 5(9), which mandates that every direct selling entity shall establish an adequate grievance redressal mechanism having regard to the number of grievances ordinarily received by such entity from India.

### 2.2 Consumer Protection Act, 2019

The overarching legislation governing consumer rights, unfair trade practices, and product liability.

### 2.3 Information Technology Act, 2000 & Rules

For data protection and privacy obligations related to consumer information.

### 2.4 National Consumer Helpline Integration

As per Ministry directive dated April 4, 2022 (No. L-21/1/2022-ICDS [E-27421]), FOHOW India is a partner in the convergence process of the National Consumer Helpline (NCH) to facilitate grievance redressal. Consumer complaints registered through NCH toll-free number 1915 or portal [www.consumerhelpline.gov.in](http://www.consumerhelpline.gov.in) are automatically routed to our GRM system.

### 3. GRIEVANCE REDRESSAL OFFICERS

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#### 3.1 Appointment and Authority

In compliance with Consumer Protection (Direct Selling) Rules, 2021, FOHOW India has appointed dedicated Grievance Redressal Officers with full authority to acknowledge, investigate, and resolve consumer complaints. The officers are Indian citizens, resident in India, and possess requisite expertise in consumer affairs, direct selling operations, and complaint management.

DESIGNATION	NAME & CONTACT	RESPONSIBILITIES
<b>Chief Grievance Redressal Officer</b>	<b>Mrs. Rekha</b> grievance@fohow.com +91-8802856563 <i>Mon-Sat: 10 AM - 6 PM</i>	Primary point of contact; Acknowledgment within 48 hours; Resolution within 30 days; Escalation management; Compliance oversight
<b>Assistant Grievance Redressal Officer</b>	<b>Mr. Ramesh</b> support@fohow.com +91-9760811555 <i>Mon-Sat: 10 AM - 6 PM</i>	Assists Chief GRO; Handles routine complaints; Maintains records; Consumer communication; Follow-up coordination
<b>Nodal Officer (Compliance)</b>	<b>Mr. Sourav Suman</b> compliance@fohow.com +91-9717780940	Legal compliance; Liaison with authorities; Regulatory coordination; Consumer Protection Act compliance

### 3.2 Contact Information Display

As mandated by Rule 5(9)(a), the contact details of Grievance Redressal Officers are prominently displayed on:

- **Company Website:** [www.fohow.in](http://www.fohow.in) (dedicated 'Grievance Redressal' page)
- **Product Information Sheets:** Printed on every product pamphlet, brochure, and packaging insert
- **Order Forms & Invoices:** GRM contact details included on all customer-facing documents
- **Office Premises:** Signage displayed at registered office and branch locations

## 4. STEP-BY-STEP GRIEVANCE REDRESSAL MECHANISM

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### STEP 1: LODGING A COMPLAINT

Consumers may register grievances through any of the following channels:

#### A. Email

##### Primary Email

[grievance@fohowindia.in](mailto:grievance@fohowindia.in)

For product quality, billing, delivery, refund, or service-related complaints

Attach supporting documents: invoice copy, product photos, delivery receipt

##### Secondary Email

[support@fohowindia.in](mailto:support@fohowindia.in)

For general inquiries or routine complaints handled by Assistant GRO

#### B. Telephone

##### Grievance Hotline

**+91-9560824086**

Monday to Saturday: 10:00 AM to 6:00 PM IST

Voicemail facility available after hours; callback within 24 hours

#### C. Online Portal

Visit [www.fohow.in](http://www.fohow.in) and navigate to 'Customer Support' → 'File a Complaint' to access our online grievance submission form. The portal allows you to:

- Upload supporting documents (max 5MB per file)
- Track complaint status with unique Grievance ID

- Receive automated email confirmations and updates

## D. Written Correspondence

### Postal Address

#### Chief Grievance Redressal Officer

FOHOW Healthcare India Private Limited

Office no.213, South City One Arcade

Sector 41, Gurugram, Haryana - 122001

*Mark envelope: 'CONSUMER GRIEVANCE - URGENT'*

## E. In-Person

Consumers may visit the registered office during business hours (Mon-Sat, 10 AM - 6 PM) to lodge complaints in person. Prior appointment recommended but not mandatory for urgent grievances.

## F. National Consumer Helpline

Dial toll-free 1915 or visit [www.consumerhelpline.gov.in](http://www.consumerhelpline.gov.in). Complaints registered through NCH are automatically routed to FOHOW India's GRM system and assigned the same priority as direct complaints.

## STEP 2: ACKNOWLEDGMENT (WITHIN 48 HOURS)

As mandated by Rule 5(9)(b), the Grievance Redressal Officer shall acknowledge receipt of the complaint within forty-eight (48) working hours of receipt. The acknowledgment shall include:

1. **Unique Grievance ID:** Format: FOHOW-GR-YYYY-NNNNN (e.g., FOHOW-GR-2026-00123)
2. **Assigned Officer:** Name and contact details of the officer handling the complaint
3. **Complaint Summary:** Brief description confirming receipt and understanding of the issue
4. **Expected Timeline:** Tentative resolution date (normally within 30 days)
5. **Required Information:** Request for additional documents/details if initial complaint is incomplete

### Failure to Acknowledge

If the consumer does not receive acknowledgment within 48 working hours, they may:

- Send reminder email to both [grievance@fohowindia.in](mailto:grievance@fohowindia.in) and [compliance@fohowindia.in](mailto:compliance@fohowindia.in)
- Escalate directly to Nodal Officer (Mr. Binod Singh)
- File complaint with National Consumer Helpline (1915)

## STEP 3: INVESTIGATION & ANALYSIS (DAYS 3-20)

Upon acknowledgment, the assigned Grievance Redressal Officer initiates a detailed investigation:

### 3.1 Information Gathering

- Review of order history, invoice, payment records
- Verification of product batch number, manufacturing date, expiry
- Consultation with logistics partner (for delivery issues)
- Direct seller communication (if complaint involves distributor conduct)
- Technical/quality assessment (for product defect claims)

### 3.2 Root Cause Analysis

The GRO identifies the root cause of the grievance:

- **Product-related:** Manufacturing defect, quality issue, counterfeit product, packaging damage
- **Service-related:** Delayed delivery, non-delivery, wrong product shipped, poor customer service
- **Transaction-related:** Billing error, payment not reflected, refund delay, unauthorized charges
- **Direct Seller Conduct:** Misrepresentation, unethical practices, harassment, pyramid scheme allegations

### 3.3 Consumer Communication

If additional information is required, the GRO contacts the consumer via email/phone and documents all interactions in the Grievance Management System.

## STEP 4: RESOLUTION & REMEDIAL ACTION (DAYS 21-30)

Based on investigation findings, the GRO proposes appropriate resolution:

### 4.1 Resolution Options

REMEDY TYPE	DESCRIPTION
<b>Full Refund</b>	100% refund of purchase price + shipping charges (if applicable). Processing time: 7-10 business days via original payment mode.
<b>Product Replacement</b>	Free replacement of defective/damaged product with fresh stock. Reverse pickup arranged at no cost. Delivery within 5-7 business days.
<b>Store Credit</b>	Credit note issued for future purchases. No expiry date. Can be combined with other offers. Preferred when product is temporarily out of stock.
<b>Compensation</b>	Monetary compensation for demonstrable loss, injury, or harassment. Amount determined case-by-case based on Consumer Protection Act guidelines.
<b>Goodwill Gesture</b>	Complimentary product, discount voucher, or service upgrade offered even when company is not at fault, to maintain customer satisfaction and goodwill.

## **4.2 Communication of Resolution**

The GRO communicates the proposed resolution to the consumer in writing (email preferred, letter if requested) detailing:

- Summary of investigation findings
- Root cause identified
- Proposed remedy and rationale
- Implementation timeline
- Consumer's right to accept/reject and escalation options

## **4.3 Consumer Acceptance**

Consumer must explicitly accept or reject the proposed resolution within 7 days. Silence is not deemed acceptance. If consumer rejects or does not respond, the grievance is escalated to Step 5.

## STEP 5: ESCALATION (IF UNRESOLVED WITHIN 30 DAYS)

Per Rule 5(9)(b), if the complaint cannot be resolved within one month from the date of receipt, the GRO shall:

### 5.1 Inform Consumer in Writing

Within 30 days, send formal communication explaining:

- **Reasons for delay:** Technical investigation ongoing, third-party verification required, legal opinion sought, etc.
- **Actions taken so far:** Detailed log of investigation steps, communications, consultations
- **Revised timeline:** New expected resolution date (must not exceed 60 days from original receipt)
- **Escalation rights:** Information on escalating to Nodal Officer and external forums

### 5.2 Internal Escalation to Nodal Officer

If complaint remains unresolved after 30 days, it is automatically escalated to the Nodal Officer (Mr. Binod Singh) who:

- Reviews the entire case file and investigation process
- Intervenes directly with consumer and relevant departments
- Has authority to override GRO decision and offer enhanced remedy
- Provides final resolution within 15 days of escalation (i.e., Day 45 maximum)

### 5.3 External Escalation Options

Consumers dissatisfied with internal resolution may escalate to:

#### National Consumer Helpline

**Toll-Free: 1915**

Website: [www.consumerhelpline.gov.in](http://www.consumerhelpline.gov.in)

File online complaint; NCH mediates between consumer and company

#### District Consumer Disputes Redressal Commission

For claims up to ₹1 crore

Jurisdiction: Based on consumer's residence or where complaint arose

File within 2 years of cause of action

### **State/National Consumer Disputes Redressal Commission**

State Commission: Claims above ₹1 crore up to ₹10 crore

National Commission: Claims above ₹10 crore or appeals from State Commission

Website: <https://edaakhil.nic.in> (e-Daakhil portal for online filing)

## 5. COMPLAINT CATEGORIES & HANDLING PROTOCOLS

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FOHOW India has established specialized handling protocols for different complaint categories:

### 5.1 Product Quality & Safety Complaints

- **Priority Level: HIGH**
- **Handling:** Immediate product recall if safety hazard. Sample sent to NABL-accredited lab for testing. Consumer offered full refund + replacement + compensation if claim substantiated.
- **Documentation:** Test reports, batch analysis, FSSAI notification (if required)

### 5.2 Misleading Advertisement or Misrepresentation

- **Priority Level: HIGH**
- **Handling:** Immediate investigation of ad material. If substantiated, advertisement withdrawn, direct seller disciplined, consumer offered refund + apology. Repeat offenders delisted.
- **Legal Compliance:** Report submitted to Advertising Standards Council of India (ASCI) if required

### 5.3 Direct Seller Misconduct

- **Priority Level: MEDIUM**
- **Handling:** Disciplinary action against direct seller: warning, suspension, or termination depending on severity. Consumer offered goodwill gesture. Direct seller required to undergo ethics training.
- **Record Maintenance:** Errant direct sellers' details published on website as per Direct Selling Rules

### 5.4 Delivery & Logistics Issues

- **Priority Level: MEDIUM**
- **Handling:** Coordination with logistics partner. Expedited re-delivery. Shipping charges refunded if delay exceeds 7 days beyond promised date.

### 5.5 Billing & Payment Disputes

- **Priority Level: LOW (unless fraud suspected)**
- **Handling:** Verification with accounts department. Incorrect charges reversed within 3 business days. Payment gateway errors escalated to service provider.

## 6. RECORD MAINTENANCE & TRANSPARENCY

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As mandated by Consumer Protection (Direct Selling) Rules, 2021, FOHOW India maintains comprehensive records of all consumer complaints:

### 6.1 Grievance Management System (GMS)

All grievances are logged in a centralized digital Grievance Management System that tracks:

- Grievance ID, date of receipt, complaint category
- Consumer details (name, contact, order number)
- Assigned officer and escalation status
- Investigation notes, communications log, documents uploaded
- Resolution offered, consumer response, final outcome
- Closure date and customer satisfaction rating

### 6.2 Monthly Reporting

Chief Grievance Redressal Officer (Mrs. Rekha) submits monthly report to management and Nodal Officer covering:

- Total complaints received, acknowledged, resolved, escalated
- Category-wise breakdown and trend analysis
- Average resolution time and compliance with 48-hour/30-day benchmarks
- Root cause analysis and corrective actions implemented
- Customer satisfaction scores (based on post-resolution surveys)

### 6.3 Public Disclosure

Aggregate grievance statistics (without personally identifiable information) published quarterly on company website under 'Transparency' section.

## 7. CONSUMER RIGHTS & OBLIGATIONS

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### 7.1 Consumer Rights

Under this Grievance Redressal Mechanism and Consumer Protection Act, 2019, consumers have the right to:

6. File grievances without any fee or charge
7. Receive acknowledgment within 48 working hours
8. Track complaint status via Grievance ID
9. Receive resolution (or reason for delay) within 30 days
10. Reject unsatisfactory resolution and escalate internally/externally
11. Request copies of investigation reports and supporting documents
12. Withdraw complaint at any stage (closure noted in records)
13. Privacy protection - personal data used only for grievance resolution

### 7.2 Consumer Obligations

To facilitate effective grievance resolution, consumers are expected to:

14. Provide accurate, complete information (order details, invoice, photos)
15. Cooperate during investigation (respond to queries, provide additional documents if requested)
16. Maintain civility and respect in all communications
17. Not misuse the mechanism for frivolous, vexatious, or fraudulent complaints
18. Accept or reject proposed resolution within 7 days of communication

## 8. DATA PROTECTION & CONFIDENTIALITY

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FOHOW India is committed to protecting consumer privacy in accordance with Information Technology Act, 2000 and Consumer Protection (Direct Selling) Rules, 2021:

- All consumer complaints and personal data stored on secure servers located in India
- Access restricted to authorized Grievance Redressal Officers only
- Data encryption (AES-256) for storage and TLS 1.3 for transmission
- Consumer data retained for 7 years as per statutory requirements, then permanently deleted
- Data shared with third parties (logistics, payment gateway) only with consumer consent and on need-to-know basis
- Consumers may request data deletion (Right to be Forgotten) after complaint closure, except where retention is legally mandated

## 9. GRIEVANCE RESOLUTION TIMELINES - SUMMARY

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STAGE	TIMELINE
Acknowledgment	Within 48 working hours of receipt
Investigation & Analysis	Days 3-20 (18 days)
Resolution Proposal	Days 21-30 (maximum 30 days from receipt)
Delay Notification (if exceeds 30 days)	By Day 30, with reasons and revised timeline
Escalation to Nodal Officer	Automatic if unresolved after 30 days
Final Resolution (by Nodal Officer)	Within 15 days of escalation (Day 45 maximum)

## 10. AMENDMENT & REVIEW

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This Grievance Redressal Mechanism document shall be reviewed annually or whenever there are changes to applicable laws, regulations, or company policies. The Chief Grievance Redressal Officer is responsible for initiating review and proposing amendments.

Any amendments shall be approved by the Management and Nodal Officer, and the updated version shall be published on the company website with an updated 'Effective Date.'

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## DOCUMENT APPROVAL

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Designation	Name	Signature & Date
Chief Grievance Redressal Officer	Mrs. Rekha	
Nodal Officer (Compliance)	Mr. Sourav Suman	
Management Representative	Mrs. Rekha Singh (Director)	

### END OF DOCUMENT

*For queries regarding this mechanism, contact: [grievance@fohowindia.in](mailto:grievance@fohowindia.in)*