

**Ministry of Economy and Finance
of the Republic of Uzbekistan**

**EDUIMKON: EXPANDING
OPPORTUNITIES AND PROMOTING
EQUITY IN EDUCATION
PROJECT
(P513279)**

Grievance Redress Mechanism

August 2026

Table of Contents

1.	Project Description	2
2.	Project Components	2
3.	Key Provisions of the Grievance Redress Mechanism	2
4.	Roles and Responsibilities	4
4.1	Responsibilities of the Ministry of Economy and Finance	4
4.2	Responsibilities of the Project Implementation Unit (PIU)	5
4.3	Responsibilities of Participating Financial Institutions (PFIs)	5
4.4	Joint Responsibilities	6
4.5	Accountability and Liability	6
5	Procedure for Registration and Review of Requests and Grievances	7
5.1	Review of Confidential and Sensitive Grievances	12
5.2	External Grievance Mechanisms and Support Organizations	14
5.3	Principles of Engagement with Support Organizations	16
6.	Grievance Review Committees	16
6.1	Grievance Review Committee of the Participating Financial Institution (First Level)	16
6.2	Grievance Review Committee of the Project Implementation Unit (Second Level)	17
6.3	Grievance Review Committee of the Ministry of Economy and Finance (Third Level)	17
7.	Grievance Submission Channels	18
7.1	At the Level of Participating Financial Institutions (Commercial Banks)	18
7.2	At the Level of the Project Implementation Unit (PIU)	18
7.3	At the Level of the Ministry of Economy and Finance of the Republic of Uzbekistan.	19
8.	Review of Confidential and Sensitive Grievances	19
9.	World Bank Grievance Redress Mechanism	22
10.	Stakeholder Awareness Raising	23
11.	Institutional Capacity Building	24
12.	Monitoring and Reporting	24
13.	Annexes	26
14.	Annex 1. Sample Grievance Submission Form	26
15.	Annex 2. Grievance Registration Log Template (Grievance Redress Mechanism)	28
16.	Annex 3. Contact Details of Participating Financial Institutions (PFIs)	29
17.	Guidance on Completing the Grievance Registration Log	30

1. Project Description

The “**EduImkon: Expanding opportunities and promoting equity in education**” Program (hereinafter referred to as the “**Project**”), financed by the World Bank through the International Development Association (IDA) aims to support the Government of Uzbekistan (GoU) to increase the sustainability, equity, efficiency, and labor-market alignment of Uzbekistan’s student financing support system. Through the Higher Education Concept 2030, the GoU is prioritizing the establishment of an equitable, sustainable and labor market aligned student financing system while the Uzbekistan 2030 Strategy places human capital development through education at the center of socio-economic transformation. The Program’s focus on improving the student financing system will increase equitable access to higher education and ensure fiscal and institutional resilience while responding to the needs of the economy. The PforR is particularly well suited to support the government in achieving these objectives, given its strong emphasis on building national systems and strengthening institutions and governance. Disbursements are tied to independently verified indicators, creating clear incentives for institutions to perform, while the instrument’s flexible and adaptive funding allows for responding to emerging needs and promote accountability.

2. Project Components

Component 1: Improving Governance and Efficiency. This component is dedicated to strengthening the foundations of Uzbekistan’s student financial support system. This involves finalizing key elements of the system and developing a comprehensive roadmap for reforming tertiary education financing, with a particular focus on student financial support. The roadmap will be crafted through close consultation with a broad range of stakeholders, including the private sector, banking sector, universities, student representatives, and relevant ministries, and will be informed by ongoing analytical work. A major component of this area is the digitalization of the student loan system, establishing an integrated digital platform to manage applications, disbursements, and repayments. Additionally, the governance mechanisms of the Fund for Financing Educational Loans (FFEL) will be strengthened, and an operational plan will be defined to guide the sequencing and implementation of long-term reforms.

Component 2: Expanding access and improving targeting. This component is especially for those from low-income backgrounds, women, and those pursuing studies in priority sectors—can continue to access tertiary education by reducing financial barriers. The program aims to maintain the overall volume of student loans and scholarships, while also improving the targeting of financial support so that assistance reaches those who need it most. By combining expansion with more effective targeting, the program seeks to make the student financing system more inclusive and sustainable. This area also addresses persistent gender and socio-economic gaps, adapts the system to meet the growing demand for tertiary education, and lays the foundation for a more equitable system that enables a greater number of students to pursue their studies and successfully transition into employment.

3. Key Provisions of the Grievance Redress Mechanism

For the implementation of the **EduImkon: Expanding opportunities and promoting equity in education Project (P513279)**, financed by the World Bank through the International

Development Association (IDA), a **Project Implementation Unit (PIU)** has been established. The PIU comprises specialists in financial management, procurement, environmental and social risk management, monitoring and evaluation, as well as other technical experts responsible for ensuring the effective implementation of the Project.

In accordance with the Law of the Republic of Uzbekistan “**On Appeals of Individuals and Legal Entities**” (No. ZRU-445, as amended, dated September 11, 2017), as well as the requirements of the **World Bank Environmental and Social Standard 10 (ESS10): Stakeholder Engagement and Information Disclosure** under the **Environmental and Social Framework (ESF)**, and the World Bank *Program-for-Results (PforR) Financing* Core Principle 6: *Avoiding Social Conflict*, which requires that adverse impacts on social groups, particularly vulnerable groups, are appropriately managed and that accessible and effective grievance redress mechanisms are established, a **Grievance Redress Mechanism (GRM)** has been established for the Project to receive, register, and address grievances, concerns, and feedback from all project stakeholders in a timely, transparent, and fair manner.

The objective of the Grievance Redress Mechanism (GRM) is to ensure the timely receipt, registration, review, and resolution of grievances, complaints, suggestions, and inquiries related to the preparation and implementation of the Project, as well as any potential issues that may arise during its implementation.

The GRM provides an accessible, transparent, fair, and timely process for handling grievances and feedback from all project stakeholders, including individuals and groups directly or indirectly affected by the Project. The GRM also serves as a management tool to identify recurring issues, systemic risks, gaps in implementation, and opportunities to improve Project procedures, communication, service delivery, and environmental and social risk management.

The GRM provides all stakeholders with the opportunity to submit grievances, complaints, inquiries, and feedback related to the Project free of charge and without fear of discrimination, retaliation, or any other form of adverse consequence. The GRM shall be accessible to vulnerable and disadvantaged groups, including women, students from low-income households, persons with disabilities, rural residents, and individuals with limited access to digital communication channels. Information on the GRM shall be provided in clear language and through both digital and non-digital channels.

All grievances are handled in accordance with the principles of fairness, impartiality, confidentiality, equal access, and timely response, while ensuring compliance with the legislation of the Republic of Uzbekistan and the requirements of the World Bank’s Environmental and Social Framework (ESF).

Any allegation of retaliation, intimidation, pressure, or adverse treatment linked to the submission of a grievance shall be treated as a serious grievance and reviewed promptly. The PIU and relevant PFI shall take appropriate measures within their mandate to prevent further retaliation and protect the complainant from adverse consequences.

The use of the GRM does not limit or preclude the right of complainants to seek redress through the competent authorities of the Republic of Uzbekistan, the courts, or any other remedies available under the legislation of the Republic of Uzbekistan for the protection of their rights and legitimate interests.

4. Roles and Responsibilities

The Project's **Grievance Redress Mechanism (GRM)** operates through a three-level grievance resolution structure, with grievances addressed in a sequential escalation process: (i) Participating Financial Institutions (PFIs), including commercial banks, as the first point of contact; (ii) the Project Implementation Unit (PIU), if the grievance is not resolved at the PFI level; and (iii) the Ministry of Economy and Finance of the Republic of Uzbekistan, as the final level of review and resolution.

For the purposes of the Project, the Participating Financial Institutions (PFIs) include: Microcredit Bank, Asaka Bank, Agrobank, Ipoteka Bank, Bank for Business Development, Turon Bank, Orient Finance Bank, National Bank, Uzsanoatqurilish Bank, Hamkor Bank, Aloqa Bank, and Xalq Bank.

The Ministry of Economy and Finance serves as the **Implementing Agency** for the Project and provides overall oversight of the implementation of the (GRM). (PIU) is responsible for the coordination, administration, and monitoring of the GRM at the Project level. Participating Financial Institutions (PFIs) are responsible for operating and maintaining their internal grievance redress mechanisms in connection with the provision of education loans under the Project.

All entities involved in the operation of the Grievance Redress Mechanism (GRM) shall adhere to the principles of accessibility, transparency, impartiality, timeliness, confidentiality, non-discrimination, and the protection of personal data.

4.1 Responsibilities of the Ministry of Economy and Finance of the Republic of Uzbekistan

The Ministry of Economy and Finance of the Republic of Uzbekistan shall:

- approve and ensure the implementation of the Project's Grievance Redress Mechanism (GRM);
- provide overall oversight and supervision of the operation of the GRM;
- ensure that the GRM complies with the requirements of the World Bank's Environmental and Social Framework (ESF), including Environmental and Social Standards (ESS) 9 and ESS10;
- coordinate with the World Bank on matters related to the implementation of the Project's environmental and social commitments;
- review grievances and appeals that have not been resolved at the level of the Participating Financial Institutions (PFIs) or the Project Implementation Unit (PIU);
- make decisions on systemic issues aimed at strengthening and improving the effectiveness of the GRM; and
- review consolidated reports on the performance of the GRM and take appropriate management decisions, as necessary.

4.2 Responsibilities of the Project Implementation Unit (PIU)

The Project Implementation Unit (PIU) serves as the coordinator of the Grievance Redress Mechanism (GRM) and performs the following functions:

- ensures the day-to-day operation of the GRM;

- receives, registers, and reviews grievances and inquiries submitted directly to the PIU;
- maintains the Project's consolidated grievance registry, and ensure consistency, completeness, and quality of grievance data submitted by PFIs;
- monitors compliance by Participating Financial Institutions (PFIs) with the requirements of this GRM;
- monitors compliance with the established timelines for grievance review and resolution;
- refers grievances, where necessary, to the relevant PFI for substantive review and resolution;
- reviews grievances that have not been resolved at the level of commercial banks or coordinates their reconsideration;
- facilitates coordination among the Ministry of Economy and Finance, PFIs, and the World Bank on grievance-related matters;
- provides methodological guidance and advisory support to PFIs;
- organizes training for commercial bank staff on the operation of the GRM and the requirements of the World Bank's Environmental and Social Standards (ESS);
- analyzes the causes and trends of submitted grievances and develops recommendations to prevent the recurrence of similar cases;
- prepares quarterly and annual GRM performance reports for submission to the Ministry of Economy and Finance and the World Bank;
- ensures proper record keeping, documentation management, confidentiality, and protection of personal data.

4.3 Responsibilities of Participating Financial Institutions (PFIs)

Each Participating Financial Institution (PFI) shall:

- develop and implement an internal grievance redress mechanism in accordance with the requirements of this document;
- designate a responsible unit or staff member responsible for grievance management;
- ensure that grievance submission channels are clearly displayed in customer service areas, on official websites, and in information materials related to education loans, and that reasonable assistance is provided to persons who need support to submit a grievance;
- provide multiple channels for submitting grievances and feedback;
- receive, register, review, and resolve grievances within the established timelines;
- conduct objective reviews of the circumstances described in submitted grievances;
- take appropriate corrective actions to address identified deficiencies or non-compliance issues;
- provide complainants with timely updates on the status of grievance review and the decisions taken;
- maintain a grievance log and ensure proper storage of relevant documentation;
- submit periodic reports to the Project Implementation Unit (PIU) on grievances received and resolved;
- promptly inform the PIU of high-risk grievances, including allegations of SEA/SH, serious discrimination, retaliation, corruption, significant personal data breaches, systemic exclusion from Project benefits, or potential material non-compliance with,

systemic issues, and cases that may significantly affect Project implementation or result in non-compliance with World Bank requirements and implement decisions adopted as a result of grievance review and resolution processes.

Participating Financial Institutions shall integrate EDUIMKON-related grievance handling into their internal environmental and social management arrangements and ensure that grievances related to education loans financed under the Project are recorded, reviewed, resolved, and reported to the PIU in accordance with this GRM requirements.

4.4 Joint Responsibilities

The Ministry of Economy and Finance, the Project Implementation Unit (PIU), and Participating Financial Institutions (PFIs) shall jointly ensure:

- the effective operation of the Grievance Redress Mechanism (GRM);
- compliance with the requirements of the World Bank's Program-for-Results (PforR) Financing, including the relevant PforR Core Principles, particularly Core Principle 6 on Avoiding Social Conflict;
- timely, impartial, and fair review and resolution of grievances;
- protection of the rights and legitimate interests of complainants;
- prevention of discrimination, retaliation, or any adverse consequences against individuals who submit grievances;
- confidentiality and protection of personal data;
- analysis of submitted grievances and implementation of appropriate corrective actions; and
- continuous improvement of grievance handling procedures based on lessons learned from Project implementation and recommendations provided by the World Bank.
- Ensure consistent disclosure of GRM information across all participating institutions, including submission channels, timelines, responsible persons, confidentiality safeguards, and appeal options.

4.5 Accountability and Liability

The Ministry of Economy and Finance, the Project Implementation Unit (PIU), and Participating Financial Institutions (PFIs) are responsible for fulfilling the obligations established under this Grievance Redress Mechanism (GRM) within the scope of their respective mandates and authorities.

Failure to comply with the requirements of this GRM, including delays in grievance review, inadequate record keeping, failure to provide timely information to complainants, or non-compliance with the requirements of the World Bank's Environmental and Social Framework (ESF), shall be considered a breach of Project implementation procedures and shall be subject to corrective action in accordance with the established procedures.

5. Procedure for Registration and Review of Requests and Grievances

Project-affected persons (PAPs), including potential and existing education loan beneficiaries, their legal representatives, employees of Participating Financial Institutions (PFIs), and other stakeholders, may submit grievances and inquiries related to Project

implementation primarily through the relevant Participating Financial Institution (commercial bank) providing education loans.

Grievances may be submitted either with the complainant's contact information or anonymously. To ensure accessibility of the Grievance Redress Mechanism (GRM), Participating Financial Institutions (PFIs) shall provide multiple channels for grievance submission, including in-person submissions, telephone communication, email, official websites, postal mail, and dedicated grievance boxes for receiving written submissions, including anonymous grievances, placed at customer service premises.

Each Participating Financial Institution (PFI) shall ensure the operation of an internal Grievance Redress Mechanism (GRM), including the registration, review, and monitoring of submitted grievances. For this purpose, banks shall maintain a Grievance Registration Log (provided in **Annex 2** to this GRM), ensure the confidentiality of complainants' information, and retain relevant documentation in accordance with the legislation of the Republic of Uzbekistan and the requirements of the World Bank's Environmental and Social Framework (ESF).

If a grievance cannot be resolved at the level of the Participating Financial Institution (PFI), or if the complainant is not satisfied with the outcome of the review, the grievance may be referred for consideration to the Project Implementation Unit (PIU) under the Ministry of Economy and Finance of the Republic of Uzbekistan in accordance with the procedures established under this Grievance Redress Mechanism (GRM).

The Project Implementation Unit (PIU) ensures the receipt and registration of grievances submitted through various communication channels, including written submissions, email, hotline telephone services, the official Project website, in-person meetings, and other electronic communication tools used within the framework of the Project.

Where necessary, official Project information channels on social media platforms and messaging applications may be used to enhance the accessibility of the Grievance Redress Mechanism (GRM), solely for the purpose of informing stakeholders about grievance submission procedures and updates on Project implementation

Following registration, each grievance shall undergo an initial assessment, classification by category and level of significance, and assignment to the responsible person for review and resolution.

Depending on the nature of the grievance, different response procedures may be applied. Certain grievances may be resolved through the provision of clarifications or additional information to the complainant, while grievances related to alleged violations of Project procedures, the requirements of the World Bank's Environmental and Social Standards (ESS), or the legislation of the Republic of Uzbekistan shall require a more detailed assessment and, where necessary, further investigation.

Grievances that fall outside the scope of authority of the Participating Financial Institution (PFI) or the Project Implementation Unit (PIU), or that require decision-making at a higher level, shall be referred to the Ministry of Economy and Finance of the Republic of Uzbekistan in accordance with the established procedures.

If, upon completion of all internal grievance review procedures, the complainant remains dissatisfied with the decision taken, the complainant retains the right to seek resolution through the competent state authorities and courts of the Republic of Uzbekistan in accordance with national legislation, as well as to access the World Bank's corporate grievance mechanisms, including the **Grievance Redress Service (GRS)** and, subject to applicable eligibility requirements, the **World Bank Inspection Panel**.

Upon receipt of a grievance, the Participating Financial Institution (PFI) or the Project Implementation Unit (PIU) shall provide the complainant with confirmation of its registration within the shortest possible timeframe, but no later than three working days from the date of receipt.

The confirmation shall include the grievance registration number, contact details of the responsible officer, an overview of the further grievance review process, and the expected timeframe for providing a response. Where necessary, the complainant shall be provided with updates on the status of the grievance review.

All grievances shall be registered, monitored, and documented until they are fully resolved. To ensure the effective functioning of the Grievance Redress Mechanism (GRM), the Project Implementation Unit (PIU) shall maintain a centralized electronic grievance database that enables the registration of grievances, tracking of review and resolution stages, monitoring of compliance with established timelines, analysis of grievance trends and causes, and preparation of relevant reports.

The Project monitoring system shall include appropriate performance indicators for assessing the effectiveness of the GRM, including the number of grievances received, the time taken for their review and resolution, the proportion of grievances resolved within the established timelines, as well as the number of repeated and appeal cases.

Upon completion of the grievance review process, the complainant shall be informed of the outcome of the review, decisions taken, and corrective actions implemented, where such actions were required.

The Project Implementation Unit (PIU) shall regularly prepare consolidated reports on the functioning of the Grievance Redress Mechanism (GRM), including an analysis of grievances received, identified systemic issues, corrective measures undertaken, and recommendations for improving Project implementation. Such reports shall be submitted to the Ministry of Economy and Finance and the World Bank as part of the Project's periodic reporting.

When preparing and disclosing aggregated information, the requirements of the legislation of the Republic of Uzbekistan on personal data protection and the confidentiality principles established under the World Bank's Environmental and Social Framework (ESF) shall be ensured.

Table 1. Grievance Submission, Review, and Escalation Mechanism under the EDUIMKON Project

Review Level	Where the Grievance Is Submitted	Submission Format	Review Procedure	Review Timeline*
First Level	Participating Financial Institution (Commercial Bank)	In person, by telephone, by email, through the official website of the bank, by postal mail, or via a dedicated grievance box (where available)	1. Registration of the grievance in the Grievance Registration Log. 2. Confirmation of receipt of the grievance to the complainant. 3. Review of the grievance admissibility. 4. Review and assessment of the grievance by the responsible bank unit. 5. Preparation and submission of a response to the complainant. 6. If the grievance cannot be resolved, referral of the grievance to the Project Implementation Unit (PIU).	Acknowledgement of receipt – within 3 working days. Review and resolution – within 15 working days. Where additional assessment is required, the timeframe may be extended up to 30 calendar days in accordance with the legislation of the Republic of Uzbekistan.
Second Level	Project Implementation Unit (PIU) under the Ministry of Economy and Finance	In person, by telephone, by email, through the official Project website, or by postal mail	1. Registration of the grievance in the Project's consolidated GRM registry. 2. Review and analysis of materials provided by the Participating Financial Institution (PFI). 3. Where necessary, conducting additional consultations and requesting supplementary information and documentation. 4. Coordination of grievance review with the commercial bank. 5. Preparation of a reasoned response to the complainant. 6. If the grievance cannot be resolved or an appeal is submitted, referral of the	Acknowledgement of receipt – within 3 working days. Review and resolution – within 15 working days. Where additional assessment is required, the timeframe may be extended up to 30 calendar days.

			grievance to the Ministry of Economy and Finance.	
Third Level	Ministry of Economy and Finance of the Republic of Uzbekistan	In person, by telephone, by email, by postal mail, or through the official website of the Ministry	1. Registration of the grievance. 2. Review of the grievance with the involvement of the PIU and relevant Ministry departments. 3. Where necessary, conducting additional consultations with the Participating Financial Institution (PFI). 4. Adoption of a final decision within the framework of Project procedures. 5. Informing the complainant of the decision taken and the procedure for further appeal.	Acknowledgement of receipt – within 3 working days. Review and resolution – within 15 working days. Where additional assessment is required, the timeframe may be extended up to 30 calendar days.

1. The grievance may be submitted anonymously.
2. All grievances shall be registered in the Grievance Registration Log (GRM).
3. Confidential grievances, including reports related to cases of sexual exploitation, sexual abuse and sexual harassment (SEA/SH), corruption, discrimination, and breaches of personal data confidentiality, shall be handled in accordance with a specific procedure ensuring the protection of the complainant's identity and safety.
4. Grievances shall be reviewed within the timelines established under the EDUIMKON Project Grievance Redress Mechanism (GRM).

Regardless of the use of the Project's Grievance Redress Mechanism (GRM), stakeholders may also access the World Bank's corporate accountability mechanisms, including the Grievance Redress Service (GRS) or, subject to the established procedures and eligibility requirements, the World Bank Inspection Panel, if they believe that a World Bank-financed project has caused or may cause adverse impacts on them due to non-compliance with the requirements of the World Bank's Environmental and Social Framework (ESF).

The EDUIMKON Project Grievance Redress Mechanism (GRM) is free of charge, accessible to all stakeholders, and does not restrict the right of complainants to use other administrative or judicial remedies available under the legislation of the Republic of Uzbekistan to protect their rights and legitimate interests.

5.1 Review of Confidential and Sensitive Grievances

Under the EDUIMKON Project, particular attention is given to ensuring the safe, confidential, timely, and impartial review of grievances containing information on potential cases of discrimination, breaches of personal data confidentiality, abuse of authority, corruption, sexual exploitation, sexual abuse, and sexual harassment (SEA/SH), as well as other grievances requiring the application of specific review procedures.

Although the EDUIMKON Project does not include financing for construction activities or associated heightened social risks, certain environmental and social risks may arise during the provision of education loans by Participating Financial Institutions (PFIs).

Such risks may be associated, in particular, with interactions between PFI staff and potential or existing borrowers during the stages of consultation, receipt and verification of documentation, assessment of loan applications, decision-making on the provision of education loans, execution of loan agreements, loan servicing, and ongoing communication with borrowers throughout the loan period.

Confidential and sensitive grievances may include, but are not limited to:

- reports of inappropriate or unethical conduct by employees of Participating Financial Institutions (PFIs) or other individuals involved in Project implementation;
- grievances related to potential cases of discrimination based on gender, age, disability, social status, place of residence, or other grounds prohibited by the legislation of the Republic of Uzbekistan;
- reports of potential conflicts of interest, abuse of official authority, extortion, requests for improper payments, or other forms of corruption in the process of reviewing applications for education loans;

- grievances related to breaches of personal data protection and confidentiality requirements concerning applicants;
- reports of potential cases of sexual exploitation, sexual abuse, and sexual harassment (SEA/SH) that may arise during interactions between applicants and employees of Participating Financial Institutions, representatives of the Project Implementation Unit (PIU), or other persons involved in Project implementation;
- other grievances containing information, the disclosure of which may cause harm to the complainant or affect their rights, legitimate interests, safety, or dignity.

Confidential and sensitive grievances shall be reviewed in accordance with the following principles:

- ensuring the confidentiality of the complainant's identity and the information contained in the grievance;
- restricting access to information solely to authorized personnel directly involved in the review of the grievance;
- preventing any form of retaliation, discrimination, pressure, or other adverse consequences against the complainant in connection with the submission of a grievance;
- ensuring respectful, objective, impartial, and complainant-centered review of grievances;
- complying with the legislation of the Republic of Uzbekistan on personal data protection and the provisions of the World Bank's Environmental and Social Framework (ESF).

Grievances containing information on potential cases of SEA/SH or other sensitive matters shall be handled through specific procedures ensuring an enhanced level of information protection. Such grievances shall not be processed through the general review procedure and shall be discussed exclusively by authorized persons whose involvement is required for an objective review of the grievance and the adoption of an appropriate decision.

Registration of confidential and sensitive grievances shall be carried out using a special record-keeping procedure that prevents unauthorized access to the complainant's personal data and other information that may identify the complainant.

Upon receipt of a confidential or sensitive grievance, the authorized officer shall:

- register the grievance while ensuring compliance with confidentiality requirements;
- acknowledge receipt of the grievance and, where necessary, provide the complainant with information on the further review process;
- ensure that the grievance is shared exclusively with authorized officials;
- where necessary, facilitate coordination with competent state authorities or specialized organizations in accordance with the legislation of the Republic of Uzbekistan and subject to the complainant's consent, where such consent is required by law;

- ensure proper documentation of the grievance review process without disclosing personal data in reports or other publicly accessible documents.

The Ministry of Economy and Finance of the Republic of Uzbekistan, the Project Implementation Unit (PIU), and each Participating Financial Institution (PFI) shall designate an authorized officer responsible for receiving, registering, and coordinating the review of confidential and sensitive grievances. The contact information of such officers shall be made available to stakeholders through the official information resources of the Project and Participating Financial Institutions.

The Project Implementation Unit (PIU) shall organize training for staff of the Ministry of Economy and Finance and Participating Financial Institutions on the operation of the Grievance Redress Mechanism (GRM), including procedures for handling confidential and sensitive grievances, personal data protection requirements, professional ethics standards, non-discrimination principles, and the World Bank's requirements related to the prevention of sexual exploitation, sexual abuse, and sexual harassment (SEA/SH).

Information on the procedures for submitting confidential and sensitive grievances, confidentiality safeguards, and complainants' rights shall be published on the official Project website, the official information resources of the Ministry of Economy and Finance and Participating Financial Institutions (PFIs), and communicated to stakeholders through Project awareness-raising activities.

The submission of a confidential or sensitive grievance shall not restrict the complainant's right to refer the matter to competent state authorities of the Republic of Uzbekistan or to use the World Bank's corporate grievance mechanisms in accordance with applicable requirements and procedures.

5.2 External Grievance Mechanisms and Support Organizations

The EDUIMKON Project Grievance Redress Mechanism (GRM) provides stakeholders with the opportunity to seek assistance not only through the Project's internal grievance procedures but also through state authorities and specialized organizations providing legal, social, psychological, and other forms of support.

Where a grievance relates to sensitive issues, including sexual exploitation, sexual abuse, and sexual harassment (SEA/SH), gender discrimination, violence, human rights violations, or the need for specialized assistance, complainants may be provided with information on the following organizations.

Table 2. List of External Authorized Organizations Providing Support

Organization	Purpose and Types of Support Provided	Contact Information
Ministry of Internal Affairs of the Republic of Uzbekistan (MIA)	Law enforcement support, handling reports related to violence, threats, public safety, and other matters within the competence of internal affairs bodies.	Emergency hotline: 102 Official website: https://mvd.uz

General Prosecutor's Office of the Republic of Uzbekistan	Review of reports related to violations of legislation, protection of citizens' rights and legitimate interests, and oversight of law enforcement compliance.	Hotline: 1007 Official website: https://prokuratura.uz
Anti-Corruption Agency of the Republic of Uzbekistan	Receiving and reviewing reports related to corruption, conflicts of interest, abuse of authority, and other corruption-related issues.	Hotline: 1253 Official website: https://anticorruption.uz
Committee of Family and Women of the Republic of Uzbekistan	Support and protection of women's rights, assistance in cases related to gender discrimination, violence, and gender-based issues.	Hotline: 1146 Official website: https://gov.uz
Authorized Representative of the Oliy Majlis of the Republic of Uzbekistan for Human Rights (Ombudsman)	Protection of human rights and freedoms, review of complaints regarding violations of citizens' rights, and provision of recommendations within its mandate.	Hotline: 1096 Official website: https://ombudsman.uz
Republican Social and Information Center "ISTIQBOLLI AVLOD"	Provision of social, informational, preventive, and support services, including assistance related to vulnerable groups and awareness-raising activities.	Hotline: +998 95 143 94 94 Phone: +998 71 254 12 87 Official website: https://istiqbolliavlod.uz
Information Project "Do Not Stay Silent" (Nemolchi.uz)	Provision of information support, awareness-raising, and assistance in accessing resources related to gender-based violence and protection of victims' rights.	Official website: https://nemolchi.uz Chat: @nemolchichat Legal assistance: @nemolchilaw_bot Psychological support: @nemolchibot
National and Regional Social Protection and Rehabilitation Centers	Provision of social, psychological, rehabilitation, and other support services to individuals requiring specialized assistance.	Through territorial divisions of social protection authorities

Where necessary, the Project Implementation Unit (PIU), the Ministry of Economy and Finance, and Participating Financial Institutions (PFIs) may provide complainants with information on available support organizations. The decision to independently contact such organizations shall remain solely with the complainant.

5.3 Principles of Interaction with Support Organizations

When referring complainants to external organizations, the Project Implementation Unit (PIU) and Participating Financial Institutions (PFIs) shall be guided by the following principles:

- ensuring the confidentiality of information related to the complainant;
- preventing the disclosure of personal data without the complainant's consent, except in cases предусмотренных by the legislation of the Republic of Uzbekistan;
- respecting the complainant's right to independently choose the mechanism for receiving assistance;
- preventing any pressure or influence on the complainant when choosing further actions;
- ensuring access to information on available protection and support mechanisms.

Information on external grievance mechanisms and support organizations shall be included in the EDUIMKON Project information materials, published through the official information resources of the Project and Participating Financial Institutions, and communicated to potential and existing education loan borrowers.

6. Grievance Review Committees

To ensure objective, timely, and impartial review of grievances under the EDUIMKON Project, Participating Financial Institutions (PFIs), the Project Implementation Unit (PIU), and the Ministry of Economy and Finance shall establish grievance review committees (or working groups).

The composition of such committees shall be determined through the relevant internal administrative documents of each organization, taking into account the nature and complexity of the grievances under review.

6.1 Grievance Review Committee of the Participating Financial Institution (First Level)

The Committee shall be established within each Participating Financial Institution (PFI) and shall generally include:

1. The head or deputy head of the unit responsible for the implementation of the EDUIMKON Project (Chairperson of the Committee);
2. The staff member responsible for EDUIMKON Project implementation;
3. A specialist responsible for education loan operations;
4. An environmental and social specialist (where available) or another staff member trained on the requirements of the World Bank's Environmental and Social Standards (ESS);
5. A representative of the legal department (where necessary).

The Committee reviews grievances related to the activities of the Participating Financial Institution (PFI), makes decisions within its mandate, and ensures timely notification of complainants regarding the outcomes of the review.

6.2 Grievance Review Committee of the Project Implementation Unit (Second Level)

The PIU Committee reviews grievances that have not been resolved at the Participating Financial Institution (PFI) level, as well as grievances requiring additional analysis or inter-agency coordination.

The Committee shall generally include:

1. The Head of the Project Implementation Unit (PIU) or his/her deputy (Chairperson of the Committee);
2. The Project Environmental Specialist;
3. The Project Social Specialist;
4. The Monitoring and Evaluation Specialist;
5. The Specialist responsible for coordination with Participating Financial Institutions (PFIs);
6. The Project Legal Advisor (where necessary).

Where necessary, representatives of the relevant Participating Financial Institution, independent experts, or other specialists with the required expertise may be invited to participate in the review of specific grievances.

6.3 Grievance Review Committee of the Ministry of Economy and Finance (Third Level)

The Ministry of Economy and Finance Committee reviews appeals submitted through the established escalation procedure, as well as grievances of a systemic nature or those related to the implementation of Project policies.

The Committee shall generally include:

1. The head of the Ministry's structural unit responsible for overseeing the implementation of the EDUIMKON Project (Chairperson of the Committee);
2. The Head of the Project Implementation Unit (PIU) or a PIU representative;
3. A representative of the Ministry's legal department;
4. The Project Environmental and/or Social Specialist;
5. Other Ministry specialists whose participation is required to ensure an objective review of the grievance.

Following the review, the Committee shall adopt a reasoned decision and, where necessary, define corrective actions aimed at addressing identified deficiencies and preventing their recurrence.

In reviewing grievances, all Committees shall be guided by the legislation of the Republic of Uzbekistan, the provisions of the Project Operations Manual (POM), this Grievance Redress Mechanism (GRM), and the requirements of the World Bank's Environmental and Social Framework (ESF), including Environmental and Social Standards 9 and 10 (ESS9 and ESS10).

7. Grievance Submission Channels

The EDUIMKON Project Grievance Redress Mechanism (GRM) provides accessible, free-of-charge, and convenient channels for submitting grievances for all stakeholders, including potential and existing education loan beneficiaries, their legal representatives, employees of Participating Financial Institutions (PFIs), representatives of higher education institutions, and other persons affected by Project implementation.

Grievances may be submitted at any stage of Project implementation, regardless of the stage of the education loan application review process or the performance of obligations under the loan agreement.

Complainants may submit grievances through the following channels:

7.1 At the Level of Participating Financial Institutions (Commercial Banks)

- Grievances may be submitted directly to the Participating Financial Institution (PFI) through its designated GRM contact points, including branch offices, official telephone hotlines, e-mail addresses, official websites, or other communication channels established by the respective PFI. The list of Participating Financial Institutions and their respective GRM contact details is provided in **Annex 3** to this document and shall be updated, as necessary, throughout Project implementation.

7.2 At the Level of the Project Implementation Unit (PIU):

- in-person submission at the PIU office: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29;
- written submission to the PIU office: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29;
- the Project hotline;
- the official Project email address: gfppp181956@gmail.com;
- the official Project website;
- postal submission to the PIU address: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29.

7.3 At the Level of the Ministry of Economy and Finance of the Republic of Uzbekistan:

- written submission to the Ministry: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29;

- in-person submission at the Ministry: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29;
- the official website of the Ministry: <https://www.imv.uz/en/contact>;
- the official email address of the Ministry: info@imv.uz;
- the Ministry hotline: +998 (71) 203-31-71;
- citizens' appeal telephone line: +998 (71) 203-50-50 (extension numbers: 01117, 01118, 01119);
- postal submission to the Ministry address: Republic of Uzbekistan, 100017, Tashkent, Istiklol Street, 29.

Grievances may be submitted in written, electronic, or oral form. The complainant may submit a grievance either with their contact details provided or anonymously. Anonymous grievances shall be reviewed to the extent that the available information allows for an objective assessment and appropriate action.

Grievances may be submitted in the state language of the Republic of Uzbekistan, as well as in Russian. Responses to complainants shall, where possible, be provided in the language of the submitted grievance. If it is not possible to prepare a response in the language of the grievance, the response shall be provided in the state language or in Russian in accordance with the requirements of the legislation of the Republic of Uzbekistan.

The grievance submission form is provided in Annex 1 to this Grievance Redress Mechanism. However, the use of the prescribed form is not a mandatory requirement for a grievance to be accepted for review. Any grievance containing sufficient information for registration and review shall be accepted and processed in accordance with the procedures established under this Mechanism.

8. Review of Confidential and Sensitive Grievances

Under the EDUIMKON Project, particular attention is given to ensuring the safe, confidential, timely, and impartial review of grievances containing information on potential cases of discrimination, breaches of personal data confidentiality, abuse of official authority, corruption-related practices, sexual exploitation, sexual abuse, and sexual harassment (SEA/SH), as well as other grievances requiring the application of special review procedures.

Although the EDUIMKON Project does not finance construction activities or involve associated heightened social risks, certain environmental and social risks may arise during the provision of education loans by Participating Financial Institutions (PFIs). Such risks may include, in particular, issues related to interactions between PFI staff and potential or existing borrowers during the stages of consultation, document submission and verification, application review, decision-making on education loan provision, loan agreement signing, loan management, and communication with borrowers throughout the loan servicing period.

Confidential and sensitive grievances may include, but are not limited to:

- reports of improper or unethical conduct by employees of Participating Financial Institutions (PFIs) or other persons involved in Project implementation;

- grievances related to potential cases of discrimination based on gender, age, disability, social status, place of residence, or other grounds prohibited by the legislation of the Republic of Uzbekistan;
- reports of potential conflicts of interest, abuse of official authority, extortion, demands for improper benefits, or other corruption-related practices during the review of applications for education loans;
- grievances related to violations of requirements for the protection and confidentiality of applicants' personal data;
- reports of potential cases of sexual exploitation, sexual abuse, and sexual harassment (SEA/SH) that may arise during interactions between applicants and employees of Participating Financial Institutions, representatives of the Project Implementation Unit (PIU), or other persons involved in Project implementation;
- other grievances containing information, the disclosure of which may cause harm to the complainant or affect their rights, legitimate interests, safety, or dignity.

The review of confidential and sensitive grievances shall be conducted in accordance with the following principles:

- ensuring the confidentiality of the complainant's identity and the information contained in the grievance;
- restricting access to information exclusively to authorized officials directly involved in the review of the grievance;
- preventing any form of retaliation, discrimination, pressure, or other adverse consequences against the complainant in connection with the submission of a grievance;
- ensuring respectful, objective, impartial, and complainant-centered consideration of the grievance;
- complying with the requirements of the legislation of the Republic of Uzbekistan on personal data protection and the provisions of the World Bank's Environmental and Social Framework (ESF).

Grievances containing information on potential cases of SEA/SH or other confidential matters shall be reviewed through special procedures ensuring an enhanced level of information protection. Such grievances shall not be processed under the general review procedure and shall be discussed only by authorized persons whose involvement is necessary for an objective assessment of the grievance and the adoption of an appropriate decision.

Registration of confidential and sensitive grievances shall be carried out using a special record-keeping procedure that prevents unauthorized access to the complainant's personal data and other information that may identify the complainant.

Upon receipt of a confidential or sensitive grievance, the authorized officer shall:

- register the grievance while ensuring compliance with confidentiality requirements;
- acknowledge receipt of the grievance and, where necessary, provide the complainant with information on the further review procedure;
- ensure that the grievance is shared exclusively with authorized officials;
- where necessary, facilitate coordination with competent state authorities or specialized organizations in accordance with the legislation of the Republic of Uzbekistan and subject to the complainant's consent, where such consent is required by law;
- ensure proper documentation of the grievance review process without disclosing personal data in reports or other publicly accessible documents.
- Authorized officers responsible for confidential and sensitive grievances shall receive specific training on confidentiality, personal data protection, survivor-centered SEA/SH handling, referral pathways, non-discrimination, and communication with complainants. Their contact details shall be disclosed through official Project and PFI communication channels.

The Ministry of Economy and Finance of the Republic of Uzbekistan, the Project Implementation Unit (PIU), and each Participating Financial Institution (PFI) shall designate an authorized officer responsible for receiving, registering, and coordinating the review of confidential and sensitive grievances. The contact information of such officers shall be communicated to stakeholders through the official information resources of the Project and Participating Financial Institutions.

The Project Implementation Unit (PIU) shall organize training for staff of the Ministry of Economy and Finance and Participating Financial Institutions on the operation of the Grievance Redress Mechanism (GRM), including procedures for handling confidential and sensitive grievances, personal data protection requirements, professional ethics standards, non-discrimination principles, and the World Bank's requirements related to the prevention of sexual exploitation, sexual abuse, and sexual harassment (SEA/SH).

Information on the procedures for submitting confidential and sensitive grievances, confidentiality safeguards, and complainants' rights shall be published on the official Project website, the official information resources of the Ministry of Economy and Finance and Participating Financial Institutions, and communicated to stakeholders through Project awareness-raising activities.

The submission of a confidential or sensitive grievance shall not restrict the complainant's right to refer the matter to competent state authorities of the Republic of Uzbekistan or to use the World Bank's corporate grievance mechanisms in accordance with applicable requirements and procedures.

9. World Bank Grievance Redress System

The use of the EDUIMKON Project Grievance Redress Mechanism (GRM) does not restrict the right of stakeholders to submit grievances directly to the World Bank.

Individuals or groups of individuals who believe that the implementation of the EDUIMKON Project financed by the World Bank has caused or may cause adverse

environmental or social impacts may submit a grievance to the World Bank's Grievance Redress Service (GRS). The GRS provides timely review of grievances and facilitates the identification of appropriate actions to address the issues raised. The GRS mechanism complements the Project's grievance mechanism and does not replace it.

Grievances may be submitted in any official language of a World Bank member country, including Uzbek, Russian, and English. Where translation of a grievance into English is required, the review period may be extended accordingly.

A grievance may be submitted to the GRS through the following channels:

- through the electronic submission form available on the World Bank website: Grievance Redress Service (GRS);
- by email: grievances@worldbank.org;
- by mail or in person to the World Bank Headquarters in Washington, D.C., USA, or through the World Bank Country Office in the country where the Project is being implemented.

When preparing a grievance, it is recommended to include the following information:

- the name of the Project (EDUIMKON);
- a description of the alleged adverse impact related to Project implementation;
- information about the complainant or the complainant's authorized representative (if the grievance is not anonymous);
- contact information for further communication;
- available documents or other supporting materials confirming the circumstances described (if available);
- the expected outcome of the grievance review.

Submission of supporting documents is not mandatory; however, providing such documents may facilitate a more complete and timely review of the request. Upon the applicant's request, the World Bank ensures the confidentiality of their personal data.

In addition, stakeholders who believe that harm has been caused as a result of the World Bank's failure to comply with its own environmental and social requirements may submit a complaint to the World Bank's independent Inspection Panel. The Inspection Panel reviews complaints within its mandate and determines whether the World Bank has failed to comply with applicable policies and procedures in a manner that has caused, or may cause, harm to the complainants.

Submitting a grievance to the GRS or the World Bank Inspection Panel does not restrict the complainant's right to use the EDUIMKON Project Grievance Redress Mechanism (GRM), submit a grievance to the Ministry of Economy and Finance of the Republic of Uzbekistan, the relevant Participating Financial Institution (PFI), or seek judicial remedies in the courts of the Republic of Uzbekistan in accordance with applicable legislation.

10. Stakeholder Awareness Raising

The Ministry of Economy and Finance of the Republic of Uzbekistan, the Project Implementation Unit (PIU), and Participating Financial Institutions (PFIs) shall ensure that stakeholders are informed about the objectives, principles, and procedures for the operation of the EDUIMKON Project Grievance Redress Mechanism (GRM).

Information on the GRM shall be accessible, clear, and communicated in a timely manner to potential and existing education loan beneficiaries, higher education institutions, employees of Participating Financial Institutions, representatives of government authorities, and other stakeholders.

Information on the GRM shall be disseminated through the following means:

- publication of information on the official websites of the Ministry of Economy and Finance, the PIU, and Participating Financial Institutions (PFIs);
- distribution of information materials (brochures, guidance notes, information leaflets, and other materials) at the offices of Participating Financial Institutions and during Project-related events;
- organization of meetings, consultations, workshops, and training sessions with stakeholders;
- informing potential borrowers during consultations on obtaining education loans;
- placement of information in customer service areas of Participating Financial Institutions, including information on grievance submission channels and contact details of responsible persons;
- use of other communication tools ensuring broad access of stakeholders to information on the GRM.

Information on the GRM shall include details on the objectives of the mechanism, grievance submission procedures, review timelines, complainants' rights, appeal procedures, as well as confidentiality safeguards and measures to prevent retaliation against complainants.

11. Institutional Capacity Building

The Ministry of Economy and Finance, in cooperation with the Project Implementation Unit (PIU), shall organize training and capacity-building activities for staff involved in the implementation of the EDUIMKON Project and the operation of the Grievance Redress Mechanism (GRM).

Training shall be provided to employees of the Ministry of Economy and Finance, the PIU, Participating Financial Institutions (PFIs), and other organizations involved in Project implementation, within the scope of their respective responsibilities.

The training program shall include, but not be limited to, the following topics:

- requirements of the World Bank's Environmental and Social Framework (ESF);
- requirements of the Environmental and Social Standards (ESS), including ESS9 "Financial Intermediaries" and ESS10 "Stakeholder Engagement and Information Disclosure";

- principles of operation of the Grievance Redress Mechanism (GRM);
- procedures for registration, review, documentation, and closure of grievances;
- handling of confidential and sensitive grievances, including cases of sexual exploitation, sexual abuse, and sexual harassment (SEA/SH);
- personal data protection and ensuring confidentiality of information;
- principles of effective communication with complainants and conflict resolution approaches;
- preparation of GRM performance reports and the use of collected data to improve Project implementation.

Training shall be conducted on a regular basis, including induction training for newly appointed staff and periodic capacity-building sessions throughout the entire Project implementation period.

12. Monitoring and Reporting

The Project Implementation Unit (PIU) shall monitor the effectiveness of the Grievance Redress Mechanism (GRM) and ensure the regular preparation of reports in accordance with the requirements of the Ministry of Economy and Finance and the World Bank.

Monitoring shall include:

- control over the timely registration and review of all submitted grievances;
- analysis of compliance with established grievance review timelines;
- verification of the completeness of grievance registers and the GRM electronic database;
- analysis of the nature, causes, and trends of submitted grievances;
- monitoring the implementation of corrective actions resulting from grievance reviews;
- analysis of repeated grievances and grievances escalated to higher levels of review;
- assessment of the effectiveness of the GRM and identification of opportunities for its improvement.

The PIU shall regularly analyze information received from Participating Financial Institutions (PFIs), including statistical data on the number of grievances, categories of complainants, subject matter of grievances, review timelines, actions taken, and the level of complainant satisfaction.

Information on the operation of the GRM shall be included in regular Project implementation reports submitted to the Ministry of Economy and Finance and the World Bank. The reports shall generally include:

- the total number of grievances received;
- the number of grievances reviewed and resolved within the established timelines;

- the number of grievances currently under review;
- the distribution of grievances by category and subject matter;
- the number of confidential and sensitive grievances (presented in anonymized form);
- information on repeated grievances and appeals;
- information on corrective actions implemented;
- recommendations for improving the operation of the Grievance Redress Mechanism.

Reports shall be prepared in an anonymized form, ensuring compliance with the legislation of the Republic of Uzbekistan on personal data protection and the confidentiality principles established under the World Bank's Environmental and Social Framework (ESF).

The results of monitoring shall be used by the Ministry of Economy and Finance, the Project Implementation Unit (PIU), and Participating Financial Institutions (PFIs) to improve grievance handling procedures, enhance the quality of services provided, and strengthen the environmental and social risk management system of the EDUIMKON Project.

13. Annexes

Annex 1. Sample Grievance Submission Form

Grievance Form			
Grievance Registration Number (to be completed by the GRM Coordinator):			
Complainant Contact Information <i>(May be submitted anonymously)</i>	Name(s):		
	Address:		
	Telephone:		
	E-mail:		
Preferred method of communication (please select one option)	By mail: ☐	By telephone: ☐	By email ☐
Preferred language	☐ Uzbek	☐ Russian	Other _____
Details of the Grievance Please provide details of your grievance. Describe the issue, who was involved, when and where it occurred, how many times it occurred, and any other relevant information. Please provide as much detail as possible.			
Proposed Resolution What solution do you propose for this grievance (if any)? Is there anything you would like the Project, the relevant authority, or another party/person to do to resolve the issue?			
How was this form submitted to the Project?	Website ☐	Email ☐	By mail ☐
	In person ☐	By telephone ☐	Other (please specify)
Person Completing This Form <i>(If different from the complainant)?</i>	Name and contact details:		
Signature:			
Name of responsible person appointed by the GRM Coordinator:			

Referred to Grievance Review Committee (GRC) Level 1?	☐ Resolved	☐ Referred	If referred, date:
Referred to Grievance Review Committee (GRC) Level 2?	☐ Resolved	☐ Referred	If referred, date:
Referred to Grievance Review Committee (GRC) Level 3?	☐ Resolved	☐ Referred	If referred, date:
Closure of the Grievance			
Final resolution (brief description):			
	Brief description	Accepted (Yes/No)	Supporting Signature
1st proposed solution			
2nd proposed solution			
3rd proposed solution			

Annex 2. Grievance Registration Log Template (Grievance Redress Mechanism)

№	1.	2.	3.	4.	5.	6.	7.	8.	9.
	Registration Number	Date Received	Grievance Submission Method	Name of Complainant*	Contact Details	Complainant Category	Participating Financial Institution	Brief Description of Grievance	Grievance Category

№	10.	11.	12.	13.	14.	15.	16.	17.	18.
	Confidential/Sensitive Grievance (Yes/No)	Responsible Officer	Review Period	Actions Taken	Grievance Status	Date of Response Provided	Method of Notification to the Complainant	Closure Date	Remarks

Annex 3. Contact Details of Participating Financial Institutions (PFIs)

#	Participating Financial Institution	Telephone	E-mail	Website	Postal Address
1.	Microcredit Bank	+998 71 273-84-54 (Call Centre: 1256)	info@mkb.uz	https://mkb.uz	100000, Tashkent, Amir Temur Ave. 4
2.	Asaka Bank	+998 71 200-55-22; +998 78 120-81-98	info@asakabank.uz	https://asakabank.uz	100027, Tashkent, Yangi Toshkent St. 1
3.	Agrobank	1216; +998 71 203-88-88	headoffice@agrobank.uz	https://agrobank.uz	100011, Tashkent, Shaykhontokhur district, Batyr Zakirov St. 2A
4.	Ipoteka Bank	1233; +998 78 150-11-22	info@ipotekabank.uz	https://ipotekabank.uz	100060, Tashkent, Talimarjon St. 1/1
5.	Bank for Business Developer	+998 78 150-10-01	info@brb.uz	https://brb.uz	100011, Tashkent, Navoi St. 18A
6.	Turon Bank	1220; +998 78 201-01-01	info@turonbank.uz	https://turonbank.uz	100011, Tashkent, Abay St. 4A
7.	Orient Finance Bank	+998 71 205-55-55	info@ofb.uz	https://ofb.uz	100052, Tashkent, Osiyo St. 5
8.	National Bank	+998 78 148-00-10 - 1344	info@nbu.uz	https://nbu.uz	100084, Tashkent, Amir Temur Ave. 101
9.	Uzsanoatqurilish Bank	+998 71 200-43-43 - 1204	info@sqb.uz	https://sqb.uz	100000, Tashkent, Shahrisabz St. 3
10.	Hamkor Bank	+998 71 200-20-00	contact@hamkorbank.uz	https://hamkorbank.uz	170119, Andijan, Bobur Ave. 85
11.	Aloqa Bank	+998 71 230-77-77 - 1144	info@aloqabank.uz	https://aloqabank.uz	100047, Tashkent, Amir Temur Ave. 4
12.	Xalq Bank	+998 71 210-20-02 - 1106	info@xb.uz	https://xb.uz	100096, Tashkent, Qatortol St. 46

Guidance on Completing the Grievance Registration Log

Registration Number – Assigned sequentially in accordance with the established numbering system (e.g., GM-2027-001).

Channel through which the grievance was received:

- In person;
- By telephone;
- By email;
- Through the official website;
- By postal mail;
- Through a Participating Financial Institution (PFI);
- Through the Ministry of Economy and Finance;
- Other (please specify).

Complainant Category:

- Prospective borrower;
- Education loan beneficiary;
- Legal representative;
- Employee of a Participating Financial Institution (PFI);
- Representative of a higher education institution;
- Project contractor/consultant;
- Other stakeholder.

Grievance Category:

- Education loan eligibility and application procedures;
- Non-compliance with Project procedures;
- Environmental and social issues;
- Non-compliance with the World Bank Environmental and Social Standards (ESSs);
- Discrimination;
- Breach of personal data confidentiality;
- Corruption or conflict of interest;
- Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH);
- Quality of service;

- Suggestion for Project improvement;
- Other.

Grievance Status:

- Registered;
- Under review;
- Additional information required;
- Escalated for further review;
- Reviewed and closed;
- Rejected (with justification).

Note:

For confidential and sensitive grievances, the Grievance Registration Log shall contain only the minimum information necessary. Personal data of complainants, information relating to cases of Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH), allegations of corruption, and other sensitive matters shall be maintained separately in a secure confidential record, with access restricted to duly authorized personnel.