

GRIEVANCE REDRESSAL PROCESS

1. This process is applicable to all offices of the company which is on Leased or Own premises.
2. Complaints can be received by e-mail, courier, post or by telephone. Complaints received orally or through telephone need not be recorded. However, customer needs to be advised that he/she has to provide his/her complaint in writing only.
3. Every complaint received should be entered in the 'Grievance Redressal Module' in the ERP along with the scanned copy of the complaint. Soon after the complaint is logged, a SMS/Email acknowledgement would be sent to the customer in the mobile number/email of the customer provided in the complaint. The complaint once logged into ERP would be available for view/update by the concerned State Manager and the Nodal Officer. Within Forty Eight Working hours, an update should be sent to the customer through ERP from the office with which the customer holds the loan account as per ERP (referred hereinafter as 'the Relevant Office') informing him/her about the root cause for the complaint, action taken/proposed to be taken to resolve the grievance.
4. If the office that received the complaint is not the Relevant Office, it shall be the duty of the officer receiving the complaint to immediately inform the State Manager with jurisdiction over the Relevant Office about the complaint and ensure that the complaint gets logged and acknowledged by the Relevant Office.
5. If the redressal of the grievance requires intervention at the higher level (state or corporate level), the same should be actively sought by the Relevant Office keeping the Nodal Officer – Grievance Redressal informed.
6. All complaints shall be redressed and resolved to the satisfaction of the customer within Seven working days. A written confirmation that the issue is resolved should be obtained from the customer as proof of resolution.
7. Any complaints remaining unresolved after seven working days shall be escalated by the Relevant Office immediately to the Nodal Officer who shall ensure its resolution within 2 working days. Any complaints remaining unresolved after ten working days from the complaint shall be escalated to the Chief Operating Officer.
8. The levels of escalation in case of non-redressal of grievance need to be prominently displayed at all the offices as below:
 - a. State Manager of the concerned State – First Level
 - b. Nodal Officer in charge of Grievance Redressal at Corporate Office – Second Level

Mr. Sachin Pillai,
COO
Hinduja Leyland Finance Limited
Corporate Office

No 27-A, Developed Indl Estate, Guindy,
 Chennai - 600032
 Contact No: 044-3925 2525
 Email id: compliance@hindujaleylanfinance.com

- c. Officer – In Charge
 Department of Non-Banking Supervision
 Reserve Bank of India
 Fort Glacis
 RajajiSalai
 Chennai - 600001

9. Every HLF office shall maintain a Complaint Register (in ERP) containing inter alia, the following details:

S No
State Name
Hub Name
Location Name
Name of the customer
Customer Account No
Address and contact details of complainant
Date of Complaint
Nature and Description of the complaint
Action Taken
Does it require escalation to the next level
Date of escalation
Authority to whom escalated
Status of the complaint – Open/Closed/ Escalated
Date of Closure

The serial number of the complaint should follow the below naming convention:

- The First Two Digits – Representing State Short Name (As per ERP)
- Third and Fourth Digits – Representing Hub Short Name (As per ERP)
- Fifth and Sixth Digits – Representing Location Short Name (As per ERP)
- Seventh to Ninth Digits = “COM”
- Tenth to Fourteenth Digits – Running Serial No starting ‘00001’

- 10. All the action taken on the complaint should be updated in ERP against the corresponding Complaint No.
- 11. A snapshot of all the complaints pertaining to a State shall be available for review by State Manager who shall review it periodically to ensure that no complaint remain pending for more

than 7 working days. A snapshot of complaints across the country shall be available for review by Nodal Officer at Corporate Office. The Nodal Officer shall ensure that no complaint remain pending for more than 10 working days.

12. A complaint shall be marked as closed only after the Relevant office uploads the scanned copy of letter from the customer confirming that the complaint is closed and approved by the State Manager.
13. A Monthly report on State-wise Functioning of Grievance redressal Mechanism providing inter alia, number of complaints pending at the beginning of the month, complaints received during the month, complaints resolved during the month, number of complaints pending at the end of the month and the complaint resolution rate shall be provided by the Nodal Officer to the Managing Director.
14. The complaints register in ERP shall be available for review by the Internal Audit team and the same shall be duly inspected during every Branch visit by the Area Manager and State Manager and report on accuracy of the register and the quality of grievance redressal at the office.
15. All complaints received shall be chronologically filed with the Complaint No (as in the ERP Complaints register) mentioned on all communication pertaining to the said Complaint. The said file shall be kept updated at all times and be available for inspection during Internal Audit Files. The said file shall also be inspected during the Branch visits by the Area Manager and State Manager. Any Corporate Officer on tour to the said HLF Office shall also inspect the said register and ensure resolution of pending complaints. The said Corporate Officer shall also evaluate the quality of redressal of complaints in that office.
16. It shall be the duty of Internal Audit to evaluate the functioning of grievance redressal mechanism as part of their scope of internal audit and submit a report to the management on a quarterly basis analyzing the causes of complaint classifying the same as avoidable and unavoidable causes, corrective action suggested to prevent recurrence of complaints and a follow-up mechanism to ensure implementation of suggested corrective action.
17. The responsibility for updating of the Complaints register (in ERP) and maintaining the relevant physical files shall be as follows:

Office	Maker	Checker	Reviewer
Corporate Office	Compliance Officer	Nodal Officer – Grievance	Head - Internal Audit
State Office	Hub Credit Administrator	State Manager	Nodal Officer – Grievance
Area/Hub Office	Hub Credit Administrator	Area Manager	State Manager
Other Offices	Location In Charge	Area Manager	State Manager
Central Process Compliance Cell	Process Compliance In charge	Head – CPCC	Head - Internal Audit



18. An MIS about the functioning of Grievance Redressal Mechanism shall be presented to the Board on a quarterly basis which should contain, inter alia:
- a. Number of complaints pending at the end of the last quarter
 - b. Number of complaints received during the quarter
 - c. Number of complaints resolved during the quarter
 - d. Number of complaints pending at the end of the quarter

A summary of report from the Internal Audit analyzing and evaluating the functioning of Grievance Redressal Mechanism during the quarter.