

GRIEVANCE REDRESSAL PROCESS

- 1) This process is applicable to all offices of the Company, Leased or Own premises.
- 2) Complaints can be received by e-mail, courier, post or 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 categorised and segregated to the respective category. Once the complaint is categorised, a unique case ID will be assigned to the complaint and uploaded to the Compliance Module in ERP along with a copy of the complaint. The complaint once logged into ERP would be available for view/update by the concerned officer.
- 4) If the office that received the complaint is not the relevant office, it shall be the duty of the person receiving the complaint to immediately inform the respective 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.
- 7) Any complaint remaining unresolved after seven working days from the date of receipt of the complaint shall be escalated to the Chief Operating Officer. Any complaint remaining unresolved after ten working days shall be escalated by the relevant office immediately to the Nodal Officer who shall ensure its resolution within 2 working days.
- 8) The level of escalation in case of non-redressal of grievance needs to be prominently displayed in all the offices as below:

- ✓ State Manager of the concerned State – First Level
- ✓ Nodal Officer in charge of Grievance Redressal at Corporate Office – Second Level
Mr. Sachin Pillai, CEO
Hinduja Leyland Finance Limited
Corporate Office: No 27-A, Developed Industrial Estate, Guindy, Chennai - 600032
Contact No: 044-3925 2525, Email id: compliance@hindujaleylandfinance.com
- ✓ Officer – In Charge – Third Level
Department of Non-Banking Supervision, Reserve Bank of India, Fort Glacis, Rajaji Salai,
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

10) The serial number of the complaint should follow the below naming convention: The first three digits – Representing category of each case, followed by Year ('YYYY'), month ('MM') and chronological serial no. ('001') format.

For instance, if the complaint is regarding NOC and received in the month of April 2017 – the case ID to be assigned is 'NOC201704001'

- 11) All actions taken on the complaint should be updated in ERP against the corresponding case ID.
- 12) A complaint shall be marked as closed only after the relevant office uploads a copy of the mail / letter sent to the customer confirming that the complaint is closed and confirmed by the Process Owner.
- 13) A quarterly report on the functioning of grievance redressal mechanism providing *inter alia*, number of complaints received during the quarter, complaints resolved during the quarter, number of complaints pending at the end of the quarter shall be provided to the Board.
- 14) The complaints register in ERP shall be available for review by the internal audit team and the same shall be 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 case ID (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. 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 analysing 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 the Complaints register (in ERP) shall be as follows:

Office	Maker	Checker	Reviewer
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Corporate Office	Compliance Officer	Nodal Officer – Grievance	Head - Internal Audit
State Office	Hub Credit Administrator	Chief Operating Officer	Nodal Officer – Grievance
Record Management Centre (RMC)	RMC Head	Chief Financial Officer	Chief Executive Officer