Grievance Redressal Policy

Objective:

Hinduja Leyland Finance realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.

To achieve this, HLF has a clearly documented policy for redressal of customer grievances in accordance with the Grievance redressal guidelines circulated by RBI from time to time,

Through this policy, HLF ensures that a suitable mechanism exists for receiving and addressing complaints from its customers with specific emphasis on resolving such complaints fairly and expeditiously.

The policy seeks to ensure that:

1. Adequate information will be made available to all customers on the various channels for seeking redressal of grievances arising out of any perceived deficiency in service by HLF or noncompliance to the Code of Commitment. This will be updated as and when any change occurs in the processes emerging out of internal reasons or change in guidelines from the regulators.
2. Any complaints received - either verbally, via email or in writing - from the customers, will be logged into ERP under respective category.
3. Complaint, once lodged shall be assigned with unique case ID. This categorized complaint shall be uploaded in ERP with a copy of written complaint by customer with supporting documents, if any and assigned to the respective officer for resolution.
4. Complaint shall be lodged in any of office of HLF and later assigned internally to concerned officer/ branch in charge of the complaint. The recipient officer shall ensure the complaint is acknowledged by concerned officer.
5. First time approach/request by customer to any of the officer/branches of HLF shall not be considered as complaint and shall be tagged as request
6. Customer can lodge the complaint through our call centre in toll free no 1800 202 2500, through redressal form on website and email id customercare@hindujaleylandfinance.com assigned to raise the complaint.
7. All grievances would be assigned with a unique ID generated by the ERP.
8. Zonal Customer Service managers of HLF shall be responsible to track the pending complaints on daily basis and provides support to ensure complaints are resolved within TAT.
9. Complaints pertaining to specific department shall be forwarded to the concerned officer of the department by the CRM based on predefined category-based mapping for appropriate resolution within TAT.
10. If the resolution is sought at corporate office - grievance redressal team, the state office shall inform complete details of the complaint to corporate office within 7 working days from the date of receipt of the complaint.
11. All complaints received at the corporate office will be forwarded to the concerned officer of the department for handling in a prompt manner.
12. Complaints shall be resolved in a proper and time bound manner with detailed advice to the customer. In case the resolution needs time, an interim response, acknowledging the complaint shall be issued.
13. Complaints shall be tracked and closed only after resolution of the customer's grievance. A complaint can be marked as closed only after the relevant office uploads a copy of mail/letter stating the complaint is closed with all details of resolution and corporate office confirms the same with customer.

14. HLF will not only ensure that all the complaints received are recorded and resolved, but also ensure effective monitoring / escalation mechanism so as to ensure that none of the complaints remain unresolved and repetitive.
15. HLF shall develop a detailed procedure to execute the grievance redressal policy. The procedure shall be reviewed and updated every Quarter. A quarterly report shall be prepared providing inter alia, the complaints received/resolved and pending for resolution for the Quarter and submitted to the Board.
16. The standard draft which requires to be communicated to customers with necessary reference will be mandated to all employees by the Quality Initiatives Group.
17. Customer complaints received through emails will be responded through email Only. HLF email management unit will be responsible to provide final resolution response to customers raising complaints via email. Customers will be educated further to raise the complaint through their registered email id only.
18. Quality Initiatives team will be responsible to drive process improvement in coordination with other functions. All employees at the customer facing channels and other support departments will be periodically trained in handling of complaints.
19. All complaints received through the below mentioned channels will be handled at corporate office by a dedicated resource under the central customer service department.
    Reserve Bank of India Nodal office
    Banking ombudsman
20. HLF shall appoint Nodal officers at corporate office and a list of Zone wise Complaint redressal officers of HLF shall be made available on HFL website and through displays at the Branches. The same shall be updated periodically with approval of Principal Nodal officer.
21. In case a customer is not satisfied with the resolution provided to him by the front office staff, the customer will be provided an option to write to the Grievance Redressal officer of HLF either through an e-mail or through a letter. The contact details of the Grievance Redressal Team will be displayed at all the branch premises of HLF as well as on the website. The Unit will be responsible for resolution of all complaints received at their end.
22. Customers shall also be provided detailed information on how to escalate the matter in case the redressal is not found to be adequate or appropriate. Through posters in branches, HLF shall take necessary steps to do wide publicity about creating awareness among customers that in case they are not happy/satisfied they can approach concerned team.
23. Risk team shall be assigned with the responsibility of evaluating the functioning of redressal mechanism as a part of their scope of risk assessment. They analyse the causes of complaints classifying them into avoidable and non-avoidable and accuracy of the corrective action taken. They shall suggest the preventive action to avoid the recurrence of such complaints and follow up mechanism. They shall submit the report to the management on a quarterly basis on their analysis.
24. To ensure adequate closure of customer complaints and to improve resolution of complaints within the defined TAT, HLF shall institute below mentioned mechanism

Levels	Particulars	Escalation to, if any	Time for resolution	Address
1	First level: Resolution of Complaints	Designated level 1(L1) resolver based on complaint category	3-5 days	Respective State office
2 Escalation - 1	Unresolved within 5 working days	Designated level 2(L2) resolved based on complaint category	6-7 days	Central process Managers (Corporate office) Hinduja Leyland Finance Limited Corporate Office: No 27-A, Developed Industrial Estate, Guindy, Chennai-600032 Phone: Respective location nodal officer E-mail: customercare@hindujaleylandfinance.com
3 Escalation - 2	Unresolved within 7 working days	Designated level 3(L3) resolved based on complaint category	8-9 days	National process managers (Corporate office) Corporate office address Hinduja Leyland Finance Limited, Corporate Office: No 27-A, Developed Industrial Estate, Guindy, Chennai-600032 Phone: Respective location nodal officer E-mail: customercare@hindujaleylandfinance.com
4 Escalation - 3	Unresolved within 9 working days	Zonal Customer Service Managers / Zonal Nodal officers	10-14 days	Zonal Customer Service Managers Respective state office
5 Escalation -4	Unresolved within 14 working days	Customer Service Manger/Grievance Redressal Officer	15-21 days	Corporate office address Hinduja Leyland Finance Limited Corporate Office: No 27-A, Developed Industrial Estate, Guindy, Chennai-600032 Phone: 9944032601 E-mail: nodalofficer.grievance@hindujaleylandfinance.com
6 Escalation -5	Unresolved within 21 working days	Head Customer Service / Principal Nodal Officer	22-30 days	Corporate office address Hinduja Leyland Finance Limited No 27-A, Developed Industrial Estate, Guindy, Chennai-600032 Phone: 9894486428 E-mail: PNO@hindujaleylandfinance.com

Customer can write to RBI if the complaints are not resolved at satisfaction within 30 days by Hinduja Leyland Finance Ltd.

1. Any complaints from customers relating CIBIL shall be handled as per the matrix defined in CIC policy.
2. Partially or rejected complaints will be forwarded to internal ombudsman by Nodal officer.

The Policy was last reviewed and approved by the Board on 4th February, 2026

HINDUJA LEYLAND FINANCE

LIST OF NODAL OFFICERS:

Level 2 - Location Wise Nodal Officers

Area of Operation	Name of Nodal Officer	Designation	Email ID	Phone Number
Rajasthan Uttar Pradesh	Aashna Kathyal	Customer Service Manager	aashnakatyal@hindujaleylandfinance.com	7906784594
Delhi, Haryana Himachal Pradesh Punjab Uttiarakhand	Karanbir Singh	Customer Service Manager	karanbir.singh@hindujaleylandfinance.com	9988331283
Chhattisgarh Gujarat Madya Pradesh Maharashtra	Tijo Varghese	Customer Service Manager	tijo.varghese@hindujaleylandfinance.com	8878640900
Assam Bihar Jharkhand Orissa West Bengal	Priyanka Jha	Customer Service Manager	priyankajha@hindujaleylandfinance.com	8102235657
Andhra Pradesh Karnataka Telangana	Sajid Basha S	Customer Service Manager	sajidbasha.s@hindujaleylandfinance.com	8072945919
Kerala Tamil Nadu	Biju S V	Customer Service Manager	biju.sv@hindujaleylandfinance.com	8608022555

Level -3 Nodal officers – Central

Area of Operation	Name of Nodal Officer	Designation	Email ID	Phone Number
Corporate Office	Dinesh John	Customer Service Manager	dinesh.j@hindujaleylandfinance.com	9894418769

Level -4 Grievance Redressal officer

Area of Operation	Designation	Email ID	Phone Number
Biju SV	Customer Service Manager / Grievance Redressal officer	nodalofficer.grievance@hindujaleylandfinance.com	9944032601

Level -5 Principal Nodal officers

Area of Operation	Designation	Email ID	Phone Number
Anand Vasudev	Head Customer Service / Principal Nodal Officer	pno@hindujaleylandfinance.com	9894486428