

**Shriram Finance Limited**  
**(Formerly known as Shriram Transport Finance Company Limited)**

**Customer Grievances Redressal Mechanism**

Reserve Bank of India vide its Master Directions for NBFCs dated 1<sup>st</sup> September 2016 (updated up to 29<sup>th</sup> August 2023) has stipulated that the Company shall put in place an appropriate Grievance Redressal Mechanism approved by its Board of Directors. Accordingly, the Grievance Redressal Mechanism as detailed below, is placed before the Board for its approval.

**General nature of complaints:**

Complaints/requests from customers are generally in the nature of: -

1) Non –Receipt of Deposit/Debenture Certificate, 2) Interest Amount not credited in Bank Account, 3) Investor name not properly printed in the Certificate 4) Change of address not incorporated in the Certificate 5) Dividend Amount not received 6) Maturity amount not received 7) Statement of Account not received, 8) NOC not received Complaints of any other nature.

Complaints received from customers with regard to their grievances/concerns against the agents/intermediaries appointed by the Company for outsourcing of its financial services, shall also be addressed under the **Grievances Redressal Mechanism** as enumerated below.

**Customer Complaint Management System (CCMS)**

CCMS addresses the complaints and requests raised by the customers through various channels. The Call centre/Branch/Head Office captures all the issues raised by the customers in CCMS for further action.

The complaints can be raised through the following modes:

1. Customers can raise complaints/requests by calling to the Call Centre/Branch/Head Office/Registered Office
2. Customers can raise complaints/requests by sending e-mail to the designated Customer Care/Grievances mail IDs
3. Customers can raise complaints/requests through the company's official website.

**Process review:**

All the issues/requests raised by customers through various modes such as Call centre/Branch/Company's website/emails/ letters etc., are first entered into CCMS and addressed and resolved by the Branches and consequently closed in the CCMS. In case of delay in redressal of complaint by the Branch, the following escalation matrix shall be followed:-

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**Corporate Office :** Wockhardt Towers, Level - III, West Wing, C-2, G-Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra. Ph: +91 22 4095 9595

**Registered Office:** Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu, India. Ph: +91 44 4852 4666

Website : [www.shriramfinance.in](http://www.shriramfinance.in) | Corporate Identity Number (CIN) - L65191TN1979PLC007874

**Escalation Matrix:**

The system auto-escalates the complaint as shown below:

Level of Escalation	Escalation to
Level 1	Branch Manager / Credit Manager / Branch Team Leader
Level 2	Regional Business Head / Region Credit Head
Level 3	Zonal business head
Level 4	Grievance Redressal officer

The contact details of the Grievances Redressal Officer of the Company are given below: -

**Mr. B Gurumurthi**

**Grievances Redressal Officer**

**Address:** Shriram Finance Limited

144, Santhome High Road, Chennai-600004

Tamil Nadu, India.

**Contact no.:** 044-24642733

**Email:** [grievance@shriramfinance.in](mailto:grievance@shriramfinance.in)

The Company shall be responding to the customer within a maximum period of 30 days from the date of receipt of the complaint. If the customer has not received any response within 30 days or if the customer is not satisfied with the response, then he/she may raise a complaint with the Reserve Bank of India either through RBI CMS Portal or RBI Contact Centre as given below:-

RBI CMS Portal: <https://cms.rbi.org.in>

RBI Contact Centre Phone Number 14448

RBI Postal Address: Reserve Bank of India  
Centralised Receipt and Processing Centre,  
4th Floor, Sector 17,  
Chandigarh – 160017

The complaints received from RBI and other authorities are sent to the Nodal Officers for resolution and providing response to RBI. The Principal Nodal Officer shall submit the report on the status of the complaints on quarterly basis to the Board of Directors.

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