

Shriram Finance Limited

(SFL)

Customer Grievance Redressal Mechanism Policy

Version- V3.2025-26

Background:

Reserve Bank of India vide its Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025, has stipulated that the Company shall put in place an appropriate Grievance Redressal Mechanism approved by the Board of Directors. The Grievance Redressal Mechanism shall ensure that all disputes arising out of the decisions of the Company's functionaries are heard and disposed of at least at the next higher level. Accordingly, the Grievance Redressal Mechanism of the Company 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: -

- Non –Receipt of Deposit/Debenture Certificate
- Interest amount not credited in Bank Account
- Investor's name not properly printed in the Certificate
- Change of address not incorporated in the Certificate
- Dividend, Maturity Amount, Statement of Accounts or 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. The Company shall have an oversight on the services provided by the DSA/RSP relating to redressal of customer grievances.

Customer Service Management System (CSMS)

CSMS addresses the complaints and requests raised by the customers through various channels. The Call Centre/Branch/Head Office/Website/Shriram SuperApp captures all the issues raised by the customers in CSMS 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/Grievance mail IDs.
3. Customers can raise complaints/requests through the Company's official website/Super App.

All available grievance redressal channels of the company shall remain accessible to the persons with disabilities (PWDs) for the purpose of registering their grievances. The company shall ensure that all grievances received from customers are handled with courtesy, fairness and sensitivity and are resolved within the stipulated timelines.

Process review:

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

Escalation Matrix:

Level of Escalation	Escalation to
Level 1	Regional Team Leader
Level 2	Zonal Team Leader
Level 3	Head GU – Commercial

The GRO shall be responsible for implementation and monitoring of customer grievance redressal in the Company and shall ensure that the genuine grievances of customers are redressed promptly without involving delay. The contact details of the Grievance Redressal Officer (GRO) of the Company are given below.

Uma Maheswari VR

Grievance Redressal Officer

Shriram Finance Limited

12 Ramasamy Street, T Nagar,

Chennai 600 017

Contact no. 044-24642733

Email: grievance@shriramfinance.in

Internal Ombudsman (IO)

As per the Reserve Bank of India (Non-Banking Financial Companies – Internal Ombudsman) Directions, 2026, the Company has appointed an Internal Ombudsman (IO).

The IO does not deal with complaints received directly from customers or the general public. Instead, the IO reviews only those complaints that have already been examined by the Company which are either fully rejected or only partially resolved.

Any complaint that is fully rejected or partially resolved will first be reviewed at a senior level within the Company and it will then be automatically escalated to the IO within the prescribed timelines for further review.

The IO shall review the case and give a final decision within 30 days from the date the complaint was first received. If the Internal Ombudsman agrees with the Company's decision on rejection, the customer will be informed that the complaint was also reviewed by the Internal Ombudsman.

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 Head Customer Experience/Principal Nodal Officer shall submit the report on the status of the complaints on quarterly basis to the Board of Directors.
