## Grievance Redressal Policy

In the present scenario excellence in customer service is the most important tool for sustained business growth. This mechanism aims at minimizing instances of customer complaints and grievances through proper service delivery and to ensure prompt redressal of customer complaints and grievances. In order to make company's redressal mechanism more meaningful and effective, a structured system has been put in place.

## **Key Commitments:**

- a. To act fairly and reasonably in all dealings with its customer by ensuring that :
  - i. Its product and services will meet relevant laws and regulations as applicable
  - ii. Its dealing with its customer will based on fairness.
- b. The company will assist customer in understanding its financial product and services by providing information in Hindi, English or any local languages.
- c. The company will make every attempt to ensure that its customers have a trouble free experience in dealing with it. However in case of any instances of disagreement with the service provided by the company to its customer, the same will be dealt with utmost care.
- d. In case the customer is not satisfied with the way his complaint is handled, the company will guide the customer on further procedures of escalation.

#### Mode of Raising Complaint:

The customer can lodge his complaint in writing, electronically, through voice, Website or by visiting at our branch.

**Walk-in at Branch:** Customer can lodge his complaint by simply walking at his nearest branch. Respective branch official will received his complaint and forward to the concerned department to resolve the same.

**Call Centre:** Customer can give us a call to our dedicated customer service desk at 1800 266 7734(Toll Free) operational from Monday to Friday b/w 10:00 Hrs to 18:00 Hrs except public holidays.

E-mail: Customer also may write us e-mail at sefl@srei.com

Letter to CRM desk: Customer may also write us letter to CRM desk, Srei Equipment Finance Ltd, Y 10, Block EP, Sector V, Salt Lake City, Kolkata 700091

**Web Request:** Alternatively customer can also visit our website to lodge online complaint by filling up the required information available online in our website <u>www.srei.com</u>

FAX: Customer can send the letter through FAX at 033-6602 2600

### Grievance Redressal:

The company has structured Grievance Redressal mechanism in practice where all grievances will be attended as per time schedule. Customer may follow below mentioned matrix in order to escalate his concern if not addressed satisfactorily by the CRM desk. The facility has been provided to the customer to register complaint for speedy redressal.

- I. Level 1 Escalation: If customer is not satisfied with the resolution provided, he may write to "Grievance Redressal Cell" through online link or send the letter to Grievance Redressal Cell, SREI Equipment Finance Ltd, Y 10, Block EP, Sector V, Salt Lake, Kolkata 700091
- II. Level 2 Escalation: If customer is not satisfied with the resolution provided by the Grievance Redressal Cell, he may further escalate to the Nodal Officer through online link available at SREI website <u>www.srei.com</u> or write to below address:

Details of the Nodal Officer:

Mr. Anirudh Kothari, SREI Equipment Finance Ltd, Y 10, Block EP, Sector V, Salt Lake, Kolkata 700091 E-mail:nodal.office@srei.com

**Nodal Officer shall** ensure adherence to the laid down processes and policies, monitoring its implementation and initiating corrective action wherever needed.

# Nodal Officer shall

Ensure adherence to the laid down Grievance Redressal Policy and Process, monitoring its implementation and initiating corrective action wherever needed. Decide upon matters requiring immediate action and follow-up for timely redressal of grievances of customer wherever delay is observed and takes action to avoid such delay.

## **Response Process:**

- For all Request and Complaints, an acknowledgement will be send to the customer with the tentative timelines and Service Request no.
- > On Resolution , reply will be send to the customer through letter or e-mail

## **Response Time**

- > If a complaint is received from the customer in any of the above channel, **Sefl** shall send an acknowledgement /Response within a week.
- After examining the matter, the company will send final response or explain the reason for taking more time to respond and shall endeavor to do so within 30 days of receipt of complaint.

If the complaint/dispute is not redressed within a period of one month, the customer may appeal to the Officer- in Charge , Department of Non Banking Supervision, 5th Floor, Reserve Bank of India, 15, Netaji Subhas Road, Kolkata 700 001, India. Tel:+91 33 2231 2121, Fax: +91 33 2230 9589.