

Grievance Redressal Policy
Of
CSL Finance Limited

(Approved by Board of Directors on April 11, 2022)

1. Overview:

CSL Finance Limited, (“Company”) believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing with its customers (“Customers”).

In compliance with the guidelines issued by the Reserve Bank of India (“RBI”), as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organisation to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy (“Policy”) setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company (“Complaints”).

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

2. Purpose:

The purpose of the Policy is to ensure that:

- a) The Customers are treated fairly and without bias, at all times.
- b) The Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner.
- c) The Customers are informed of the avenues to escalate their Complaints within the Company.
- d) The Customers are informed of their rights so that they can opt for alternative remedies if they are not fully satisfied with the Company’s response or resolution to their Complaints.

3. Process of Grievance Redressal:

The Customers who have any Complaint, can follow the following process for its redressal:

Primary Level:

The Customers who intend to file a Complaint, may file their Complaint with the Company by using any of the following channels between 10:00 am to 6:00 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

For NBFC’s:

- a) Email at info@cslfinance.in
- b) Call on 0120-4290650/52/54; Name - Mr. Ashok Kumar Kathuria, Nodal Officer.

Secondary Level:

If the complaint / dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of DNBS of RBI at:

- Name - Shri. G.C. Talukdar
- Designation - Asst. Gen. Manager
- Email - rdnewdelhi@rbi.org.in
- Telephone - 011 - 23731054

4. General:

Notwithstanding anything contained in this Policy, the Company shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Company from time to time.

5. Review:

- a) This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the grievance redressal mechanism.
- b) This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws with regard to maintenance of an appropriate grievance redressal mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly.
