Shriram Transport Finance Company Limited

Redressal of customer complaints

General nature of complaints:

1) Non –Receipt of Certificate, 2) Interest Amount not credited in Bank a/c, 3) Name Printed in the Certificate not proper, 4) Address Change not incorporated, 5) Dividend Amount not received, 6) Maturity amount not received, 7) Statement not received, 8) NOC not received, 9) Any Other Complaints.

Customer Complaint Management System (CCMS)

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

The complaints can be raised:

1) The customers can raise their complaints by Calling to the Call Centre/Branch/Head Office
2) Complaints can be raised by HO on behalf of the customer
3) Complaints can be raised through Company's website.

Process review:

All the issues raised in CCMS through various channels like Call centre/Branch/Website and HO are addressed by the Branch and closed in CCMS. Call centre does the final closure by calling the customer and checking the satisfaction level of the customers.

In case of delay in redressal of complaint by the branch or if the customer is not happy with the resolution provided by the Branch, Escalation Matrix is followed.

Escalation Matrix:

The system auto-escalates the complaint as shown below:

Level of Escalation	Escalation to	Timelines
Level 1	Branch Manager / Credit Manager / Branch Team Leader	7 days from the date of complaint
Level 2	Regional Business Head / Region Credit Head	4 days from the date of escalation
Level 3	Zonal business head	4 days from the date of escalation
Level 4	Grievance Redressal officer	6 days from the date of escalation
Level 5	Internal Ombudsman(IO)*	7 days from the date of escalation

*The IO shall deal only with the complaints that have already been examined by the company but have been partly or wholly rejected.

After a complaint is marked as resolved, the Call centre calls the complainant to check the satisfaction level of the customers. If the complainant is not satisfied, the call centre re-opens the case and follow below Auto-Escalation Metrix. Even if any Complaint raised against Branch, the same Auto-Escalation Metrix is followed.

Level of Escalation	Escalation to	Timelines
Level 2	Regional Business Head / Region Credit Head	7 days from the date of escalation
Level 3	Zonal business head	4 days from the date of escalation
Level 4	Grievance Redressal officer	6 days from the date of escalation
Level 5	Internal Ombudsman(IO)*	7 days from the date of escalation

*The IO shall deal only with the complaints that have already been examined by the company but have been partly or wholly rejected.