

## **SFL CUSTOMER GRIEVANCES REDRESSAL POLICY**

The SFL Customer Grievances Redressal Policy (the Policy) shall come into effect from the date on which it is approved and adopted by the Board of Directors.

This Policy is being framed for laying out the broad guidelines and procedures to be followed, for the response and redressal of grievances/complaints raised by the Customers of the company, in compliance with the directions/guidelines issued by the Reserve Bank of India ("RBI") and other regulators from time to time.

The company believes in delivering the Sundaram experience to all its customers at all points of time and accordingly attempts to redress all customer grievances/complaints in a fair, transparent, timely and courteous manner.

### **For the purpose of this Policy, the following terms shall be defined as under:**

**Customer** shall mean any natural or artificial person who has availed the products and/or services offered by the company, including borrowers, co-borrowers, lessees, guarantors and depositors.

**Grievance/Complaint** shall mean an allegation or dissatisfaction raised or expressed by a customer, in relation to a deficiency in the fulfillment of the contractual obligations, with regard to the products and/or services offered by the company.

**Modes of Communication** shall mean one or more of the following modes through which customer grievances/complaints lodged with the Company, and which shall be acted upon by the company:

- a) Letters lodged physically or by post/courier at the branches and/or Head Office;
- b) Complaints lodged over phone to the Grievance Redressal Officers;
- c) Complaints sent by email to the [customervoice@sundaramfinance.in](mailto:customervoice@sundaramfinance.in);
- d) Complaints lodged on <https://www.sundaramfinance.in/contactus>.

Note: Customers lodging grievances/complaints through Social Media platforms (e.g. Twitter, Whatsapp, Facebook etc.) will be advised to route the same through one of the Modes of Communication.

All customer grievances/complaints received by the company shall be acted upon and appropriately redressed by the Customer Voice Team (CVT), forming part of the Processing Department at Head Office.

The process to be followed by the CVT for responding to customer grievances/complaints will be as per the Standard Operating Procedures (SOP), framed in line with the directions/guidelines issued by the RBI and other regulators from time to time, as well as the time-tested practices established by the company during the last seven decades for the preservation of long-standing customer

relationship. The CVT shall submit a quarterly report on the status of customer grievance resolution to the Board of Directors for review.

The grievance redressal mechanism followed by the CVT shall be subjected to internal audit and other periodic reviews as may be considered appropriate by the management.

This Policy shall be reviewed by the Board of Directors once in every three years.

The Managing Director is authorized to make suitable amendments to the Standard Operating Procedures from time to time, in order to give effect to changes arising out of amendments to the regulatory provisions and/or other business related requirements.