

## L&T FINANCIAL SERVICES (“LTFS”)

### Client Grievance Redressal Process

We at L&T Financial Services (“LTFS”) believe that quick and effective handling of queries/grievances/complaints as well as prompt corrective & preventive actions to improve product features and processes are essential to provide excellent service to clients / customers.

Adequate information on various channels available for grievance redressal and escalation is disseminated for the benefit of clients / customers. The various channels available for clients/customers to register the complaints are as stated below:

- **Call-center:** Clients / customers, in relation to a query / grievance / complaint, can call the call-center at the number displayed on [www.ltfs.com](http://www.ltfs.com) in the “Contact Us” section and the details are also included in the correspondence with the customers.
- **Email:** E-mail ID of the Grievance Redressal Office is displayed at [www.ltfs.com](http://www.ltfs.com). Clients / customers can write to this designated E-mail ID in relation to query / grievance / complaint.
- **Website:** Clients / customers can post their query / grievance / complaint on [www.ltfs.com](http://www.ltfs.com). Self-service through Self Help Option and FAQs enable the client/customer to get support online without requiring any interaction with a representative.
- **Letters:** Clients / customers, in relation to a query / grievance / complaint, can write letters addressed to the Grievance Redressal Office as per details given on the website and branches.
- **Branches / offices:** Clients / customers can visit our branches / offices (addresses available on [www.ltfs.com](http://www.ltfs.com)) in relation to a query / grievance / complaint and designated staff members would provide the necessary support.

Lastly, clients / customer can also register a complaint with National Consumer Helpline through two channels i.e. Website and CRM (Toll Free).

The welcome kit provided to the clients / customers contains necessary details like mechanism to lodge a complaint, call-center number and website address.

LTFS provides clients/customers detailed information on how to escalate the matter in case they are not satisfied with the redressal offered. The clients/customers are made aware of the option to escalate the matter to Grievance Redressal Office (GRO), and then to Head - Grievance Redressal Office on the Email ID - gro@ltfs.com.

- **Grievance Redressal Office:** The Grievance Redressal Office is headed by a senior level official supported by team of associates in various branches. All complaints received across channels get consolidated at the Grievance Redressal Office for necessary review, analysis & action steps. The query / grievance / complaint is then forwarded to the appropriate person in the branch/department concerned with necessary escalations to the next level authority (as per escalation matrix) in case of delays. The official concerned post understanding the issue, takes steps to resolve the same within the stipulated TAT & communicate the

resolution to the client / customer.

The internal mechanism for recording and resolution of complaints operates smoothly at all times and is monitored regularly. All queries / grievances / complaints are resolved in a proper and time bound manner with detailed advice to the customer.

The complaints are closed only after resolution of the query/grievance/complaint.

The quality of customer service rendered by the LTFS is reviewed / examined by management at regular intervals.

- **Ombudsman**: If the client / customer does not receive any reply from LTFS or is not satisfied with the response provided by LTFS, client/customer can file a complaint within one month from the date of complaint with the Ombudsman under the Ombudsman Scheme for Non-Banking Financial Companies, 2018 “the scheme”. The contact details of the Ombudsman to whom the complaints are to be made by the aggrieved party are available on the Company Website.
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