

# **Grievance Redressal Policy Of CSL Finance Limited**

**(Amended and Approved on February 13, 2026 by the Board of Directors)**

**Version 3.0**

## 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, the Company has formulated this Grievance Redressal Policy ("Policy") to provide a structured mechanism for receiving, registering, and resolving customer complaints and grievances related to the Company's products and services ("Complaints").

This Policy also aims to educate Customers about the available channels for lodging Complaints and the escalation mechanism, including recourse available under the RBI Integrated Ombudsman Scheme.

## 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. Grievance Redressal Mechanism

### STEP 1: LODGING OF COMPLAINT

Customers may lodge their Complaints through any of the following channels during working hours (10:00 a.m. to 6:00 p.m. on working days):

- Call: **1800 102 9925**
- Email: **customercare@cslfinance.in**
- Online complaint form / mobile application
- Visit the nearest branch of the Company

**If the Complaint is resolved at this stage, the process shall end.**

**If the Complaint is not resolved, the Customer may escalate the matter to Level 1**

### Level 1: CBM / RSM

- Submit complaint reference number
- Branch reviews and responds
- Emails for Complaint Zone wise:
  - North 1 Zone: north1.zone@cslfinance.in*
  - North 2 Zone: north2.zone@cslfinance.in*
  - Gujarat Zone: gujarat.zone@cslfinance.in*
  - Rajasthan Zone: rajasthan.zone@cslfinance.in*

**If the Complaint is resolved at this stage, the process shall end.**

**If the Complaint is not resolved, the Customer may escalate the matter to Level 2**

## **Level 2: Principal Nodal Officer (As per RBI Directions)**

- Name: Mr. Nikhil Singh
- Phone: +91-74281-62385
- Email: pno@cslfinance.in
- Address: 410-412, 18/12, 4th Floor, W.E.A., Arya Samaj Road, Karol Bagh, New Delhi – 110005

The Principal Nodal Officer shall review the Complaint and respond within the stipulated TAT.

**If the Complaint is resolved at this stage, the process shall end.**

**If the Complaint is not resolved, the Customer may escalate the matter to Level 3**

## **Level 3: Management**

This is the final internal escalation level within the Company. Senior Management shall conduct a detailed review of the unresolved Complaint.

**If the Complaint is resolved at this stage, the process shall end.**

**If the Complaint remains unresolved or the Customer is dissatisfied, the Customer may approach the RBI Integrated Ombudsman**

## **Level 4: RBI Integrated Ombudsman**

Customers may approach the RBI Integrated Ombudsman if:

- The company has not responded within 30 days, or
- The customer is dissatisfied with the response provided by the company.

**Online Portal: <https://cms.rbi.org.in>**

**Email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)**

**Toll Free: 14448**

## **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**

- 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.
- 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.