FINERGY TRANSPORT FINANCE LIMITED

GRIEVANCE REDRESSAL POLICY

(Lending Business)

CIN: U65910TN1996PLC170884

Version Control

Version	Name of the Policy Document	Date of Approval	Remarks
1.0.0	Grievance Redressal Policy – Lending Business	03rd April 2026	Approved

1. Objective

Finergy Transport Finance Limited ("FTFL" or the "Company") is a Non-Banking Financial Company (NBFC) engaged in the business of providing lending solutions across various categories including Vehicle Loans, Business Loans, Loan against Property etc. FTFL is committed to providing prompt, fair and courteous service to all its customers and recognises that quick and effective handling of complaints, along with corrective action to improve processes, is essential to good customer service.

This Policy sets out FTFL's Grievance Redressal Mechanism for its lending business, in accordance with the grievance redressal guidelines issued by the Reserve Bank of India (RBI) from time to time, including the Fair Practices Code for NBFCs and the Reserve Bank – Integrated Ombudsman Scheme, 2021 (as amended).

2. Scope

This Policy covers grievances/complaints received from FTFL's borrowers and loan customers relating to any deficiency in service in connection with loans sanctioned or disbursed by FTFL. A customer's first-time query or a routine service request, where no dissatisfaction is expressed, will not be treated as a grievance.

3. Objectives of the Policy

1. Every customer will be treated fairly, and complaints arising out of decisions by FTFL will be dealt with courtesy and in a time-bound manner.
2. Adequate information about the grievance redressal mechanism will be made available to customers at all branches and on FTFL's website (www.finergytransportfinancelimited.com), and updated whenever there is a change in process or in RBI guidelines.
3. All complaints – received in person, by phone, by email or in writing – will be logged and assigned a unique Ticket/Reference Number, which will be shared with the customer.
4. Complaints will be resolved as close as possible to the point of receipt, with escalation only where a complaint remains unresolved or the customer is dissatisfied.
5. No fee will be charged to a customer for lodging or pursuing a complaint.
6. Complaints will be periodically analysed to identify root causes and to take corrective/preventive steps so that similar complaints do not recur.

4. How to Lodge a Complaint

A customer may lodge a complaint through any of the following channels:

- Walk-in at any FTFL branch office
- Phone: 044-49793883
- Email: care@finergytransportfinancelimited.com
- Written letter addressed to the branch office or FTFL's Registered Office

Every complaint will be acknowledged with a Ticket/Reference Number, along with the name and contact details of the officer handling it.

5. Grievance Redressal Structure & Escalation Matrix

In the event a customer is not satisfied with the resolution provided at any stage, the complaint will be escalated as under:

Level	Stage / Particulars	Contact Details	Resolution Timeline
A	First point of contact: Sales / Accounts Manager – Phone, Email or Branch walk-in. Complaint is logged and acknowledged with a Ticket / Reference Number.	Email/Walk-in: care@finergytransportfinancelimited.com Call: 044-49793883	Email/Walk-in: 10 working days Call: 3 working days
B	If not resolved or customer is dissatisfied: Grievance Redressal Officer reviews the entire case and provides a written response.	Email: venkatesh@ftfl.co.in	10 working days
C	If still unresolved: Principal Nodal Officer ensures a comprehensive review of the complaint and issues a final decision.	Email: sujay.cs@ftfl.co.in	30 days
D	If unresolved within 30 days, or the customer remains dissatisfied: complaint may be escalated to the RBI Ombudsman under the Reserve Bank – Integrated Ombudsman Scheme, 2021.	Complaint Management System (CMS) / DAKSH Portal: https://cms.rbi.org.in	As per RBI Ombudsman Scheme

Note: If a complaint is not redressed by FTFL within 30 days, or if the customer is not satisfied with the resolution provided, the customer may approach the Reserve Bank of India under the Reserve Bank – Integrated Ombudsman Scheme, 2021, by filing a complaint on the Complaint Management System (CMS) portal at https://cms.rbi.org.in (also referred to as the DAKSH portal).

6. Complaint Resolution Process

1. On receipt, the complaint is logged and acknowledged, and assigned to the appropriate officer for resolution within the timelines set out above.
2. Where required, FTFL may seek additional information/documents from the customer, or contact the customer telephonically, to investigate the complaint.
3. The customer will be provided a final written response, with reasons, on resolution of the complaint. Where more time is needed, an interim response will be sent.
4. If the customer is not satisfied with the response, the complaint will be escalated to the next level as per the Escalation Matrix at paragraph 5 above.

7. Closure of Complaint

A complaint will be treated as closed where any of the following applies:

- FTFL has resolved the complaint to the customer's satisfaction; or
- The customer has confirmed, in writing, acceptance of FTFL's response; or
- No response is received from the customer within 8 weeks of FTFL's final communication; or
- The Principal Nodal Officer certifies that FTFL has discharged its contractual, statutory and regulatory obligations in the matter.

8. Record Keeping

FTFL shall maintain proper digital and/or physical records of all complaints received, along with the action taken and resolution provided, for the period prescribed under applicable law/regulatory requirements, and such records shall be made available for internal review and regulatory inspection.

9. Review of the Policy

This Policy shall be reviewed at least once every year, or earlier if warranted by changes in RBI guidelines or FTFL's internal processes, and any revision shall be placed before the Board of Directors of FTFL for approval.

10. Display of the Policy

This Policy, together with the names and contact details of the Grievance Redressal Officer and the Principal Nodal Officer, shall be displayed at all branch offices of FTFL and on its website, and updated periodically.

This Policy was last reviewed and approved by the Board on 03rd April 2026