Grievance Resolution Process

- Customers can raise queries or grievances to Hinduja Leyland Finance (HLF)via Inbound helpline, email helpdesk, visiting a branch or HLF website
- Details related to the helpline number, helpdesk email IDs, branch locations, and the web-based grievance redressal form are available under the “Customer Care” tab on our website: https://hindujaleylandfinance.com/
- Upon receipt of an enquiry or grievance, a unique ticket number is generated in CRM.
- The customer’s details are validated and captured at the time of registration, and an acknowledgement is communicated to the customer through the same communication channel the customer used for approaching HLF.
- The customer service executive verifies and captures complete details of the grievance in CRM and tags the ticket based on nature of the grievance.
- The expected resolution TAT is arrived as per grievance redressal SOP and nature of the issue. The same is then shared with customer through the same communication channel the customer used for approaching HLF.
- The ticket will get allocated to a relevant resolver team in HLF who will coordinate internally within HLF and with the customer to resolve the ticket.
- A multi-level escalation mechanism is activated for all cases which breach the TAT associated with resolver to ensure within TAT resolution of issue.
- Upon resolution, the complaint is forwarded through CRM to the concerned Zonal Customer Service Manager (ZCSM) for review and validation.
- The ZCSM reviews the complaint for completeness and correctness of resolution and, if satisfied, marks the complaint as “Resolved” in the CRM system. Where required, the complaint may be returned to the resolving officer for further action.
- All resolved complaints are thereafter assigned to a Complaint Closure Officer, who contacts the customer to confirm satisfaction with the resolution provided.
- If the customer confirms satisfaction, the complaint is marked as “Positively Resolved” and subsequently “Closed” in CRM followed by a confirmation to customer through the same mode as source of complaint.
- Any ticket which is wholly/partially rejected would be escalated to the Nodal officer (NO) and further to the Internal Ombudsman (IO) for review and decision. The resolution will be finalized based on the NO and IO decision, and resolution would be communicated to the customer.
- If the resolution is not obtained within RBI prescribed TAT or the resolution is unsatisfactory, the customer may further escalate the issue to RBI.
- Customer complaints lodged with RBI are routed to HLF for necessary action, and the resolution provided are examined by RBI to ensure accuracy and completeness.
- The Central Customer Service Manager periodically monitors the grievance redressal mechanism, including ticket movement across resolution levels, adherence to defined TATs, and overall closure timelines, to ensure compliance with RBI’s grievance redressal framework.

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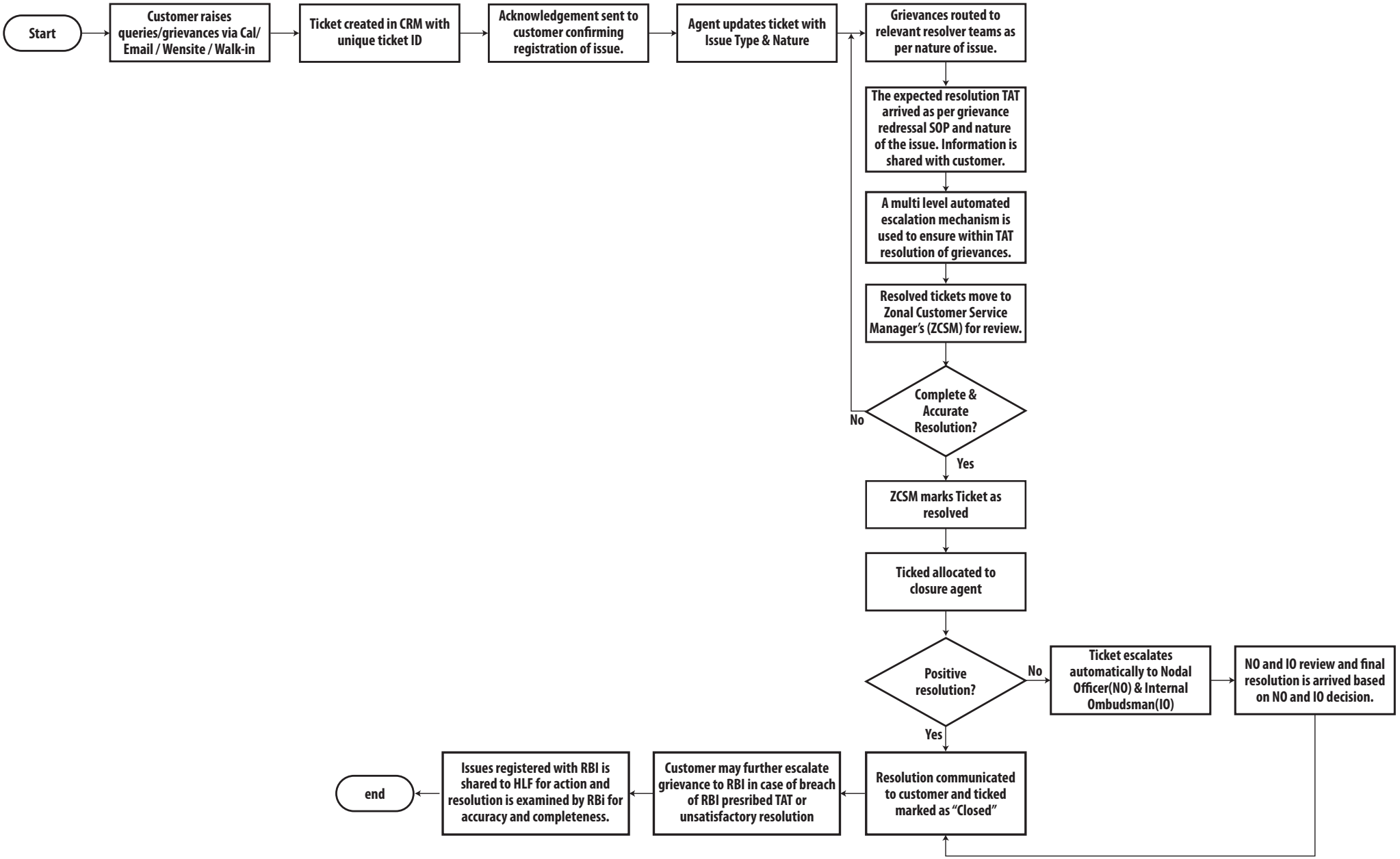
An overview of the grievance resolution process is as below –