

GRIEVANCE REDRESSAL POLICY

Approval Authority: Board of Directors

Date of 1st Revision: July 19, 2022

1. Introduction

Caterpillar Finance Services India Limited ("CFSI") treats its customers as an important part of CFSI's organization and offering satisfactory services is of utmost importance to CFSI. An important component of this duty is to set out an efficient mechanism to address the queries and resolve the disputes.

CFSI has developed this Grievance Redressal Policy ("**Policy**") to develop such a mechanism for the Company's customers.

The guiding principles of the CFSI's Policy are:

- Customers should be treated fairly at all times
- Complaints should be dealt with efficiently and without undue delay
- Complaints raised by customers should be dealt with courteously and with respect
- Employees should always work in good faith and without prejudice to the interests of the CFSI's customers

We believe that it is a right of every customer to register a complaint if he or she is not satisfied with the services provided by CFSI. This policy of CFSI would ensure that the redressal sought is just and fair and is within the given framework of applicable rules and regulation.

2. Procedure

If a customer is not satisfied with the resolution provided by the Customer Service Representatives of CFSI within 15 days, the customer can escalate the issue mentioning the reference number issued by CFSI and the level of escalation i.e. Primary Level or Secondary Level. Secondary Level will only be escalated in case of non-satisfactory resolution received from Grievance Redressal Officer. Below is the information on escalation matrix:

Primary Level - Grievance Redressal Officer (GRO)

Mr. Sudhakar Obulisamy
Caterpillar Financial Services India Private Limited,
6th Floor, Tower B, Prestige Shantiniketan
Whitefield Main Road, Bengaluru, Karnataka 560048
E-Mail – cfsi.customerservice@cat.com
Telephone Number - +91-9513512120, +91-9513516916

GRO may be reached on the number provided above anytime between 11AM to 4PM from Monday to Friday except public holidays or through the email address as mentioned above. The complaint shall be accompanied with account number, brief summary of complaint, complete contact details of the complainant. GRO shall endeavor to resolve the grievance within a period of 15 (fifteen) days from the date of receipt of a grievance.

Secondary Level – Nodal Officer (NO)

If the customer does not receive a satisfactory response from Grievance Redressal Officer within 15 (fifteen) days of making representation, the customer may reach the Nodal Officer on the number below anytime between 11AM to 4PM from Monday to Friday except public holidays or write to Nodal Officer on the email address mentioned below mentioning the case complaint number along with the requisite documents or information (if any). The Nodal Office shall endeavor to respond to the customer within 15 days of making representation to him/her.

Mr. Prithish Dash
Caterpillar Financial Services India Private Limited,
6th Floor, Tower B, Prestige Shantiniketan
Whitefield Main Road, Bengaluru, Karnataka 560048
E-Mail – cfsi.customerservice@cat.com
Telephone Number - +91-9513512120, +91-9513516916

Final Escalation – RBI Ombudsman

In case the customer is not satisfied with the response from the CFSI, customer shall be provided the option of approaching the Banking Ombudsman. For salient features of the Ombudsman Scheme, please refer to https://www.catfinancial.com/en_IN/legal-notices/rbi-compliance.html. A copy of Ombudsman Scheme is available on the website of the Reserve Bank of India at www.rbi.org.in and also with our Nodal Officer. Contact details of Ombudsman is as mentioned below:

The General Manager
Department of Non-Banking Supervision,
Reserve Bank of India,
Fort Glacis, 16 Rajaji Salai, Parrys,
George Town, Chennai,
Tamil Nadu – 600 009

3. Display Requirements

CFSI will ensure the following at places where its business is transacted and website:

- Adequate system for receiving complaints and suggestions.
- The name and contact details (telephone / mobile nos. as also email address) of CFSI's Grievance Redressal Officer who can be approached by the public for resolution of complaints

against CFSI.

- Particulars of Officer-in-Charge of the regional office of 'Department of Non-Banking Supervision' of RBI (along with complete contact details of the Officer-in-Charge), under whose jurisdiction the registered office of CFSI falls.
- Salient features of Ombudsman Scheme and the name and contact details of the Ombudsman, who can be approached by the customer.

4. Interaction with customers

CFSI aims to enhance meaningful interaction with the customers and in order to achieve the same, questionnaires/customer-feedback/suggestions are given and obtained from customers. CFSI may also conduct meetings and surveys with the customers. All suggestions given by the customers are properly examined and acceptable suggestions are implemented.

5. Sensitizing operating staff on handling complaints

All the staff of CFSI shall be adequately aware of our Grievance Redressal Policy.

The Board of the Company have power to effect any changes, amendments or modifications, if any, in the Grievance Redressal Policy at periodic intervals.

6. A periodical review of the Code and the functioning of the Grievance Redressal Mechanism at various levels of management would be undertaken by the Company.