



CONSUMER GRIEVANCE POLICY



IFL FINANCE LIMITED

(Formerly known as IFL Housing Finance Limited)



CUSTOMER GRIEVANCE REDRESSAL MECHANISM

A. REGULATORY FRAMEWORK AND BACKGROUND:

The Consumer Grievance Policy of IFL Finance Limited (Formerly known as IFL Housing Finance Limited) (hereinafter referred to as “IFL-FL”) has been framed in compliance with the directions and circulars issued by the Reserve Bank of India (RBI) from time to time.

The Policy framed by IFL-FL is aimed at reducing instances of customer complaints by ensuring proper and timely resolution of all their requirements as well as a pro-active approach towards providing information related to their loans.

B. THE POLICY IS BASED ON THE FOLLOWING PRINCIPLES:

- a. IFL-FL will always be driven by the needs of its customers and strive to exceed their expectations every time.
- b. IFL-FL will strive to provide all relevant information to the customer up-front.
- c. IFL-FL will strive to treat all its customers efficiently, fairly and transparently.
- d. IFL-FL will resolve all customer complaints in line with the laws of the land and ensure that complaints are dealt within a courteous manner.
- e. IFL-FL will widely publicize avenues where the customers can escalate their complaints including to the Reserve Bank of India.

C. RESOLUTION OF GRIEVANCES:

LEVEL 1: In case of any complaint, the customer may contact the Branch Manager at the respective branches from where they have taken their loan, in writing. A complaint register is also made available at our branches for the customers to record their complaints in writing. Alternatively, customer may reach us through our website, i.e. www.iflfinanceltd.com under ‘Contact Us’ section:

- a. Call Us: At +91-8595010101 between 10:00 A.M to 6:30 P.M. (excluding Sundays)

LEVEL 2: If the customer is not satisfied with the resolution provided by the Customer Care or customer complaint is not resolved within 7 working days, he/she may post his/her complaint to the Principal Nodal Officer/Grievance Redressal Officer, Ms. Rekha Behl at pno@iflfinanceltd.com. Alternatively, the customers may write to the Principal Nodal Officer/Grievance Redressal Officer at:-

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Ms. Rekha Behl

Principal Nodal Officer/Grievance Redressal Officer

IFL Finance Limited,

D-16, First Floor, Above ICICI Bank, Sector-14,

Prashant Vihar,

New Delhi - 110085

Note:- Please mention 'Grievance Redressal' on the top of the envelope.

The IFL-FL will endeavor to resolve the complaint in a reasonable time period maximum by 30 working days and will regularly monitor the pending cases at a senior level. If more time is required, the Company will inform the customer expected timeline

LEVEL 3: For the complainants who are not satisfied with the response or do not receive a response from Grievance Redressal Officer within 30 days of receiving the complaint. The Reserve Bank of India has introduced a web based mechanism “Complaint Management System (CMS)”, for lodging Complaints / Grievances by Citizens of India which may include the customers as well. This is known as Public Grievance portal (<https://cms.rbi.org.in/>) . Customers may make use of the said Portal to communicate their grievances to the Company.

The complaint may also be submitted through physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in physical mode in such format and containing such information as may be specified by RBI on below address:

**Centralised Receipt and Processing Centre,
Reserve Bank of India,
4th Floor, Sector 17,
Chandigarh — 160017**

D. MANDATORY REQUIREMENTS:

IFL-FL will have a customer complaint register at HO/branches where customers can personally record their complaint along with handing over any letter to the HO/branch. The customer can also give a service request verbally.

The HO/branch depending upon the nature of request will either resolve it locally or seek assistance from its customer support cell.

All complaints recorded in the complaint register will be reported monthly to the customer service cell, in Head Office, along-with their resolution status.

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- a. IFL-FL will have a central customer service helpline which will be available to the customers and branch during normal working hours. The contact number of the helpline will be carried in all application forms as well as be displayed prominently in HO/Branches.
- b. IFL-FL will have a centralized customer grievance redressal cell which will keep a record of all customer complaints and track resolution. The data maintained by this cell will be periodically reviewed the Board of Directors to ascertain standards of customer grievance resolutions.
- c. All of IFL-FL employees will follow a standard code of conduct. Any unbecoming conduct on the part of employees can also be reported in the HO/branches or the helpline.
- d. IFL-FL will prominently display contact details of the National Housing Bank consumer grievance redressal cell in its HO/branches to ensure customers can contact RBI directly in the event they are not satisfied with the service provided by IFL-FL.
- e. If the complaint has been received in writing from a customer, IFL-FL shall endeavour to send him/her an acknowledgement/response within a week containing name and designation of official who will deal the grievance.
- f. If the complaint has been relayed over phone, IFL-FL designated telephone helpdesk or customer service number, the customer shall be provided a prompt action within a reasonable time.
- g. IFL-FL shall send the customer its final response or explain why its needs more time to respond and shall endeavor to do so within 30 days of receipt of complaint and he/she should be informed how to take his/her complaint further if he/she is not satisfied.
- h. The Company's Grievance Redressal Machinery will also deal with the issue relating to services provided by the outsourced agency.

Customer Grievance Policy was approved by the Board of Directors in their meeting held on 06.04.2026.