

CUSTOMER GRIEVANCE REDRESSAL MECHANISM FOR DIGITAL LENDING

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 or contact number: 011-47096097.

Alternatively, the customers may write to the Principal Nodal Officer/Grievance Redressal Officer at:-

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