

<<On the Letterhead of the Company>>

Indira In Fin Lease Limited Grievance Redressal Mechanism Policy

- **Objective**

The objective of this Grievance Redressal Mechanism Policy is to ensure fair and equitable treatment to all customers without any discrimination on the basis of caste, creed, race, gender, or physical ability. The policy aims to ensure that:

The principal objectives of the Policy are:

- (i) To ensure that all customers, existing and prospective, are treated fairly, courteously, and without bias at all stages of their interaction with the Company;
- (ii) To establish a clearly defined and structured grievance redressal framework and mechanism that is accessible, responsive, and efficient;
- (iii) To designate a GRO responsible for overseeing the grievance handling process;
- (iv) To ensure that the details of the grievance redressal mechanism, including contact points, escalation matrix, and timelines, are published prominently on the Company's website and displayed at all branch locations;
- (v) To comply with all applicable regulatory obligations laid down by the RBI and other competent authorities.

- **Principles of Grievance Redressal**

The Company adheres to the following principles while addressing customer grievances:

- ✓ Customers are informed about the procedure for raising grievances through office channels, phone, and the Company's website
- ✓ The complaint handling process is simple, transparent, and customer-friendly
- ✓ Only relevant information is sought from customers during the investigation
- ✓ Resolutions are provided in accordance with RBI guidelines
- ✓ Customers are provided with timely information and responses throughout the resolution process

- **Registration of complaints**

Customers may register their complaints through any of the following channels:

- ✓ Website(s): Online through the grievance section available on the Company's website www.indirainfinlease.com
- ✓ E-mail: Customers can send complaints to (<<grievance address mail id>>)
- ✓ Registered / Corporate / Administrative Offices: Customers may approach the officials- in-charge at the Company's offices for resolution of their issues or register their grievances at the Office Complaint Register.
- ✓ Grievance Redressal Officer/Nodal Officer: Customers can reach out directly to the Grievance Redressal Officer via email to compliance@indirainfinlease.com.

- **Escalation of complaints**

Level 1 - Grievance Redressal Officer:

Customers may raise complaints relating to business practices, lending decisions, credit management, recovery, or updation/alteration of credit information with the Grievance Redressal Officer.

Name: Mr. Akshay Kamdar

Phone: +91 88795 72633

Email: akshay@indirainfinlease.com

Address: 8, Bentinck Street Back Portion, 1st Floor, Kolkata, West Bengal, India, 700001

Level 2- Director:

If the complaint is not resolved within 15 days, the customer may escalate the complaint to the Director at the following email address:

Email: atul@indirainfinlease.com

Level 3- RBI Integrated Ombudsman Scheme:

If the customer's query or complaint is not resolved within a maximum period of 30 days from the date of receipt of the complaint or the Customer is not satisfied with the response or the resolution provided to the Customer by the Company, the customer may also approach the RBI Ombudsman / Regional Office of Dept. of Supervision - RBI

Office of RBI Ombudsman
Regional Office - Kolkata
Reserve Bank of India
15, N S Road
Kolkata - 700 001
Tel: 033 22303299
Helpline No. 033 22312749
obo.kolkata@rbi.org.in
orbiokolkata2@rbi.org.in

- **Resolution of complaints**

- ✓ Customers are advised to provide complete details while registering complaints to facilitate faster resolution
- ✓ Acknowledgement of complaint registration shall be provided within **2 working days**
- ✓ The Company shall endeavour to resolve complaints within **30 working days** from the date of receipt
- ✓ Closure confirmation shall be provided upon resolution of the complaint
- ✓ In exceptional cases where additional time is required, customers shall be informed along with the expected resolution timeline
- ✓ Records of all complaints and actions taken shall be maintained in a manner approved by the Board of Directors

- **Policy Revision**

This policy shall be revised from time to time in line with applicable RBI guidelines and regulatory requirements.