IKF HOME FINANCE LIMITED

Name of Policy	Customer Complaints and Grievance Redressal Policy
Date of Last Approval/Review	February 3, 2026
Prepared by	Secretarial Department with Operations Department
Approving Authority	Board of Directors
Version	Ver 2025 – 3.0

CUSTOMER COMPLAINTS AND GRIEVANCE REDRESSAL POLICY

1. Introduction

At IKF Home Finance Limited ("IKFHFL" or "the Company"), we are dedicated to delivering exceptional experiences and exemplary service to our clients and stakeholders. We pride ourselves on maintaining the highest standards of corporate behaviour. Our commitment to professionalism, honesty, integrity, and ethical conduct is integral to how we operate.

To foster a culture of transparency and trust, we have established a Customer Complaints and Grievance Redressal Policy (''Policy''). This Policy aims to create a safe and secure environment where all stakeholders can confidently raise concerns regarding any unacceptable practices or behaviours. It provides a clear framework for responsible reporting and ensures that grievances are addressed effectively by the Company's management.

While this Policy outlines our approach to handling grievances, it does not absolve our Directors and employees from upholding the expected standards of conduct as outlined in our Code of Conduct.

2. Applicability

This Policy applies to all Customers, employees and other stakeholders.

3. Definitions

In this Policy, the following terms, to the extent not inconsistent with the context thereof, shall have the following meanings as assigned to them:

"**Appellate Authority**" means the Deputy Governor-in-Charge of the concerned department of the Reserve Bank responsible for implementing the RBI Ombudsman Scheme or any such authority as prescribed under the RBI Ombudsman Scheme.

"**Applicable Laws**" means all applicable laws, statutes, enactments, acts of central or state legislature, ordinances, rules, regulations, notifications, guidelines, directions, directives, policies, circulars, decisions and any other pronouncements issued in accordance with the Companies Act, the RBI Master Directions or any other law applicable to the jurisdiction of India by any central, state, local, or other governmental, administrative or regulatory authority exercising executive, legislative, judicial, regulatory or administrative functions of or pertaining to the government.

"**Board**" means the board of directors of IKFHFL.

"**Companies Act**" means the Companies Act, 2013, and rules and regulations issued thereunder, as amended from time to time.

"**Customer**" means a user of the financial services and products, including lending provided by IKFHFL.

"Grievance" means any complaint, dispute, disagreement by a Customer arising as a result of and/or relating to the services and products provided by IKFHFL.

"**Grievance Redressal Mechanism**" is the internal grievance redressal mechanism of IKFHFL for addressing and resolving complaints received from the Customers.

"**Grievance Redressal Policy**" means this grievance redressal policy adopted and implemented by IKFHFL, as may be amended from time to time.

"Insurance Grievance" means any communication expressing dissatisfaction regarding solicitation, sale or servicing of insurance products including mis-selling, delay in policy issuance, non-receipt of policy document, premium related issues, servicing requests or claim related assistance.

4. Complainant- Role, Rights and Duties

- The complainant's role is that of a reporting party with genuine grievance.
- The complainant has a right to know the status of his/her application and of the final decision taken by the Company.
- Complainant will be told that how he/she should make a complaint, to whom he/she should make a complaint, in what manner and in what time his complaint is expected to be resolved.
- The Complainant has a duty to provide all necessary information and extend all required support to Grievance Mechanism.

5. The Guiding Principles

To ensure that this Policy is adhered to, and to assure that the concern will be acted upon seriously, IKFHFL will:

- Have system and a procedure for receiving, registering and disposing of complaints and grievances.
- Have appropriate grievance redressal mechanism within the organization to resolve complaints and grievances. Such a mechanism should ensure that all disputes arising out of the decisions of the Company's functionaries are heard and disposed of at least at the next higher level.
- Ensure that the complaints are acted upon in a time bound manner.
- Maintain adequate transparency so that the customer can have a better understanding of what he/ she can reasonably expect of the services.

6. Exclusions

The following types of Complaints will ordinarily not be considered and taken up for investigation as per this Policy:

- Complaints that are Illegible.
- Complaints those are trivial or frivolous in nature.
- Matters which are pending before a court/ judicial forum, State, National Human Rights Commission, Tribunal or any other judiciary or sub judiciary body
- Any complaint lodged beyond the applicable Limitation Period

7. Principles Governing Grievance Redressal Mechanism

7.1 The principles governing the Grievance Redressal Mechanism are as follows:

a. to establish a robust Grievance Redressal Mechanism for IKFHFL;
b. to constantly devise newer and smarter mechanisms to receive and redress Grievances;
c. to guide and enable all employees of IKFHFL to work in good faith and without prejudice to the interests of the Customers;
d. to prioritise redressal of Grievances of Customers with disabilities;

e. to redress the Customer's Grievances arisen on account of services provided by any outsourced agency;
f. to deal with all Grievances in a prompt, efficient, timely and courteous manner;
g. to treat all Customers fairly at all times;
h. to keep the Customer informed about the mechanism to address their complaints, concerns and grievances within IKFHFL; and
i. to analyse and implement the feedback received from Customers on a continuous basis.

7.2 Redressal of Grievances of a Customer with disabilities will be prioritized once a formal request is made and proof of disability is furnished by such Customer. If any Customer requests for a hard copy of agreement, statements or any other documents, a copy of which has already been provided to the Customer in soft copy, such hard copy may be provided to the Customer by IKFHFL after levying, at IKFHFL discretion, a charge of a nominal amount.
7.3 A consolidated report of all reviews conducted under the Grievance Redressal mechanism shall be submitted to the Board at such regular intervals, as specified by it or required under Applicable Laws.

8. Grievance Mechanism Escalation Matrix

A. Level-I: You can contact the nearest physical branch of IKF Home Finance Limited (IKFHFL) and submit your complaints/grievances get your complaint logged in the branches (During working hours from 9:30 A.M to 6:00 P.M). (Monday-Saturday) except on National Holidays and 1st and 2nd Saturday.

Person to be contacted for customer service: IKFHFL Branch Manager or Sales Manager as the case may be.

Or

Customers also have the option to contact us online through the following channels.
E-mail: customercare@ikfhomefinance.com
Telephone Number: 040-23412083 (operational from 9:30 AM to 6:00 PM from Monday to Saturday) (Except on National Holidays and 1st and 2nd Saturday).
Toll-Free Number: 18003093010 (operational from 9:30 AM to 6:00 PM from Monday to Saturday) (Except on National Holidays and 1st and 2nd Saturday).
Write to us at the address: IKF Home Finance Limited, 10th Floor, Tower-3, Equinox by Phoenix, Survey No. 53/paiki, Lumbini Avenue, Gachibowli Village, Serilingampally Mandal, Ranga Reddy District, Hyderabad – 500032, Telangana. (Corporate Office), we will provide you with a complaint reference number.
Our Customer Support Executive will aim to resolve the issue within two weeks from the date we receive the complaint.

B. Level-II: In case we have not met your expectations at Level-I, or are not satisfied with the resolution provided, you can escalate it to the Chief Operations Officer/ National Operations Manager/ Chief Grievance Redressal Officer (CGRO).

The Chief Operations Officer/ National Operations Manager/ Chief Grievance Redressal Officer (CGRO) will resolve it within next two weeks from the date of escalation of the complaint.

To,
IKF Home Finance Limited
Chief Operations Officer /National Operations Manager/ Chief Grievance Redressal Officer

Address: 10th Floor, Tower-3, Equinox by Phoenix, Survey No. 53/paiki, Lumbini Avenue, Gachibowli Village, Serilingampally Mandal, Ranga Reddy District, Hyderabad – 500032, Telangana (Corporate Office)

E-Mail Id: grievance@ikfhomefinance.com
Telephone Number: +91 9063250427

C. Level-III: In case the customer remains dissatisfied with the resolution provided at level-I and level-II or you do not receive any response within 30 working days you can reach out to the Nodal officer of the Company via written correspondence, email, or phone call:

To,
Ms. Komal Ratlani (Nodal officer)
Address: 10th Floor, Tower-3, Equinox by Phoenix, Survey No. 53/paiki, Lumbini Avenue, Gachibowli Village, Serilingampally Mandal, Ranga Reddy District, Hyderabad – 500032, Telangana (Corporate Office)
E-Mail Id: compliance@ikfhomefinance.in
Mobile Number: +91 8367788735
Upon examining the matter, we will provide the customer with satisfactory response or explain if additional time is required, aiming to do so within two weeks.

D. Level- IV: In case the customer is still dissatisfied with the resolution does not receive a response from the company within a period of 30 days, they may approach they may approach the Complaint Redressal Cell of the National Housing Bank, as below:

To,
National Housing Finance Bank,
Department of Regulation and Supervision, (Complaint Redressal Cell)
Address: 4th Floor, Core- 5A, India Habitat Centre, Lodhi Road, New Delhi-110 003, India.
The complaint can also be e-mailed at: crcell@nhb.org.in
The Borrower may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint Online mode at the link https://grids.nhbonline.org.in **(Online Portal)**
We ensure that the aggrieved persons who raise complaints or concerns will not face any adverse consequences or retaliation as a result of their feedback.

8. Grievance Redressal for Insurance Corporate Agency Business:

The Company shall maintain a structured mechanism for handling grievances relating to insurance business carried out as a Corporate Agent. All insurance related grievances shall be recorded, tracked and resolved within an overall turnaround time of fourteen (14) days from the date of receipt. In cases where the resolution requires intervention of the concerned insurer, the grievance shall be immediately forwarded to the insurer and continuous follow-up shall be undertaken until closure. If the customer does not receive a response within fourteen (14) days or remains dissatisfied, the customer may register the complaint on the IRDAI Bima Bharosa Portal or approach the Insurance Ombudsman having jurisdiction.

Insurance Regulatory and Development Authority of India (IRDAI) Department:

Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell

General Manager
Address: Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032
Email: Grievances@irdai.gov.in
Bima Bharosa Portal: IRDAI Portal

Toll-Free Contact: 155255 or 18004254732

10. Customer Service and Grievance Redressal Committee

The Customer Service & Grievance Redressal Committee shall comprise of the following:

1. Vupputuri Vasantha Lakshmi - Managing Director
2. Operations Manager
3. Chief Grievance Redressal Officer (CGRO)

The Committee shall ensure:

1. To review the customer complaints received and actions thereto
2. To discuss the measures which can be instituted for increasing customer delight
3. Any other matter incidental thereto.

The committee shall meet at regular intervals.

12. Notifications

Requirement under the policy will be circulated to all the employees and branches of IKFHFL.

13. Review of the Grievance Redressal Mechanism and Reporting.

The Policy will be reviewed at reasonable intervals or as and when the Board deems it necessary.

******