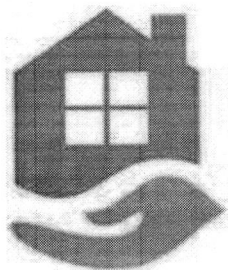


CONSUMER GRIEVANCE POLICY



Loan in 3 days

IFL HOUSING FINANCE LIMITED
{REGISTERED WITH NATIONAL HOUSING BANK (NHB)}



Loan in 3 days

DESCRIPTION	SIGNATURE
Prepared by:	
Compliance Department	
Reviewed by:	
Grievance Head	
Approved by:	
Mr. Gopal Bansal- MD and CEO	
Deviation Approval Authority:	
Mr. Gopal Bansal- MD and CEO	

VERSION	DATE	DESCRIPTION	NEXT REVIEW DATE
1	13/01/2018	First Time Adoption	As and When Required
2	23/01/2019	Review	As and When Required
3	28/02/2020	Amended	As and When Required
4	12/10/2020	Amended	As and When Required
5	08/02/2021	Amended	As and When Required
6	05/04/2021	Review	As and When Required
7	27/08/2021	Amended	As and When Required
8	18/04/2022	Amended	As and When Required



CUSTOMER GRIEVANCE REDRESSAL MECHANISM

A. REGULATORY FRAMEWORK AND BACKGROUND:

The Consumer Grievance Policy of IFL Housing Finance Limited (hereinafter referred to as "IFL-HFL") has been framed in compliance with Master Direction- Non- Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

The Policy framed by IFL-HFL 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-HFL will always be driven by the needs of its customers and strive to exceed their expectations every time.
- b. IFL-HFL will strive to provide all relevant information to the customer up-front.
- c. IFL-HFL will strive to treat all its customers efficiently, fairly and transparently.
- d. IFL-HFL 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-HFL will widely publicize avenues where the customers can escalate their complaints including to the National Housing Bank.

C. RESOLUTION OF GRIEVANCES:

LEVEL 1: The customer may post his/her complaint to the branch office or may reach us through:

- a. Write Us : Under 'Contact Us' section of our website, i.e., www.iflhousingfinance.com
- b. Call Us : At +91-8595010101 between 10:00 A.M to 6:30 P.M. (excluding Second Saturday and Sundays)
- c. Email Us : info@iflhousingfinance.com.

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 Grievance Redressal Officer Ms. Rekha Behl at Rekha.behl@iflhousingfinance.com.

LEVEL 3: If the customer is not satisfied with the resolution provided by the Grievance Redressal



Officer or customer complaint is not resolved within 15 working days he/she may post his/her complaint to Compliance/Nodal Officer Mr. Vijay Dwivedi at compliance@iflhousingfinance.com.

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

IFL Housing Finance Private 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-HFL 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.

LEVEL 4: In case any client is not satisfied with the resolution provided by IFLHFL, the customer may approach the Complaint Redressal Cell of National Housing Bank (NHB) for HFCs, by lodging the customer complaints in online mode at the link: <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at NHB website link: <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf>, send to the following address:-

National Housing Bank
Department of Regulation and Supervision (Complaint Redressal Cell)
4th Floor, Core 5-A, India Habitat Centre,
Lodhi Road, New Delhi 110003
grids.nhbonline.org.in
www.nhb.org.in

D. MANDATORY REQUIREMENTS:

IFL-HFL 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.

a. IFL-HFL 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-HFL 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-HFL 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-HFL will prominently display contact details of the National Housing Bank consumer grievance redressal cell in its HO/branches to ensure customers can contact NHB directly in the event they are not satisfied with the service provided by IFL-HFL.
- e. If the complaint has been received in writing from a customer, IFL-HFL 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-HFL's designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.
- g. IFL-HFL shall send the customer its final response or explain why its needs more time to respond and shall endeavor to do so within six weeks of receipt of complaint and he/she should be informed how to take his/her complaint further is he/she is not satisfied.

