Customer Complaint Redressal Process

At **I K Agencies Pvt Ltd ("the Company"),** we are committed to providing our borrowers with fair, transparent, and efficient services. We recognize that customer feedback and grievances provide an opportunity to enhance our service standards and strengthen customer confidence.

In accordance with the guidelines issued by the Reserve Bank of India (RBI) applicable to Non-Banking Financial Companies (NBFCs), the Company has established a Borrower Grievance Redressal Mechanism to ensure that all complaints are received, acknowledged, examined, and resolved in a fair, impartial, transparent, and time-bound manner.

How to lodge a Compliant

Borrowers may submit their complaints through any of the following channels:

- 📧 Email
- ✉ Written application
- 🏢 Company's Registered Office/Branch Office
- ☎ Customer Service/Designated Contact Details

Upon receipt the Complaint, the Company Shall:

- Register the complaint in its Complaint Register.
- Generate and communicate a Unique Complaint Reference Number to the borrower for future correspondence and tracking.
- Acknowledge receipt of the complaint.
- Examine the complaint and take appropriate steps for its resolution.

The complaints are reviewed by the Whole-Time Director, who oversees the grievance redressal process and endeavours to ensure that every complaint is resolved promptly and in accordance with the applicable regulatory requirements and the Company's internal policies.

Every complaint received is handled with fairness, transparency, confidentiality, and due diligence within the timelines prescribed by the Reserve Bank of India.

If a borrower is not satisfied with the Company's final response, or if the complaint remains unresolved within the timeline prescribed by the RBI, the borrower may approach the Reserve Bank of India under the RBI Integrated Ombudsman Scheme, subject to the eligibility criteria and the terms and conditions of the Scheme.

The Company periodically reviews its grievance redressal mechanism through the Audit Committee of the Board to ensure continued compliance with regulatory requirements, monitor the effectiveness of the complaint resolution process, and enhance the overall customer experience.

Borrower Grievance Redressal Mechanism