

## Complaint Handling and Grievance Redressal Policy

### 1. Objective

PFC Infra Finance IFSC Limited (“PIFIL” / “the Company”) is committed to ensuring transparency, fairness, and responsiveness in all lending-related matters. This mechanism is established to address and resolve grievances of borrowers in a timely and effective manner.

PIFIL is dealing with the non-individual/ non retail consumers. i.e corporate customers.

### 2. Definition of Complaint

Any grievance or complaint relating to lending activities of the Company, including but not limited to sanction, documentation, disbursement, servicing, interest application, charges, or any other operational matter, may be raised under this mechanism.

The following shall not generally be treated as complaints:

- Anonymous complaints (except whistleblower complaints)
- Incomplete or un-specific complaints
- Allegations without supporting documents
- Suggestions or seeking guidance/explanation
- Complaints on matters not relating to the financial products or services provided by the Regulated Entity
- Complaints about any unregistered/ un-regulated activity
- References in the nature of seeking information or clarifications about financial products or services

### 3. Complaint Redressal Framework

Complaint Redressal Officer (CRO) of the Company will be Company Secretary.

Currently, Borrowers may submit their grievance to:

Ms. Shikha Talreja  
Complaint Redressal Officer  
PFC Infra Finance IFSC Limited  
Office No. 1104–1108, 11th Floor, Pragya II  
Block 15-C1, Road 11, Zone-1, Processing Area  
GIFT SEZ, GIFT City, Gandhinagar – 382050, Gujarat  
Tel: 011-23456735  
Email: shikha@pfcindia.com

Borrowers may submit complaints in writing or via email with complete details, including loan reference number and contact information.

### 4. Resolution Timeline

- The grievance shall be acknowledged within 7 days upon receipt.
- The grievance shall be examined as per the Internal procedures/process/rules/practices and endeavor shall be made to resolve the same within one (1) month from the date of receipt of the complaint.
- In case additional information is required, the borrower may be contacted for clarification.

## 5. Escalation Mechanism

In case the grievance is not resolved within the stipulated timeframe, or if the borrower is not satisfied with the resolution provided, the borrower may, within 21 days from the receipt of the Company's decision, escalate the matter to the Chief Executive Officer of the Company

Currently, Borrowers may submit their grievance to:

Mr. P S Sundaram,  
Chief Executive Officer  
PFC Infra Finance IFSC Limited  
Office No. 1104–1108, 11th Floor, Pragya II  
Block 15-C1, Road 11, Zone-1, Processing Area  
GIFT SEZ, GIFT City, Gandhinagar – 382050, Gujarat  
Tel: 011-23456387  
Email: pssundaram@pfcindia.com

Borrowers may submit complaints in writing or via email with complete details, including loan reference number and contact information.

## 6. Escalation to IFSCA

Where a complainant is not satisfied with the decision of the PIFIL and has exhausted the appellate mechanism of the PIFIL, he may file a complaint before the Authority through email to [grievance-redressal@ifsc.gov.in](mailto:grievance-redressal@ifsc.gov.in) preferably within 21 days from the receipt of the decision from the PIFIL.

7. Record Maintenance, disclosure, reporting and other requirements will be as per IFSCA circular dated December 02, 2024 as amended from time to time.