



# IITL GROUP

## INDUSTRIAL INVESTMENT TRUST LIMITED

### POLICY ON GRIEVANCE REDRESSAL

**Industrial Investment Trust Limited**

CIN: L65990MH1933PLC001998

Regd. Off: 101A, The Capital, G-Block,

Plot no.C-70 Bandra Kurla Complex,

Bandra (East) Mumbai Mumbai City

MH 400051

Website: [www.iitlgroup.com](http://www.iitlgroup.com)

<b>Version</b>	<b>Date of Approval/ Reviewal</b>
V.1-002	23/05/2026
Recommended By	Mr Mithilesh Kumar – CEO – NBFC
Approved By	Board - Meeting Dated : 23/05/2026

## **(1) OVERVIEW**

Industrial Investment Trust Limited, (“Company”) believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behaviour while dealing with its customers (“Customers”).

In compliance with the guidelines issued by the Reserve Bank of India (“RBI”), as applicable to Non-Banking Financial Companies, for maintenance of an appropriate grievance redressal mechanism within the organisation to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy (“Policy”) setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company (“Complaints”), including but not limited to the Complaints in relation to the services provided by the third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company.

This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

The company is engaged in the business of Loans with brand name as **IITL**. This policy is applicable (except Banking Ombudsman) for addressing complaints received from customers for Loan Business.

## **(2) PURPOSE**

The purpose of the Policy is to ensure that:

- a) the Customers are treated fairly and without bias, at all times.
- b) the Complaints raised by the Customers are dealt with courtesy and resolved in a timely manner.
- c) the Customers are informed of the avenues to escalate their Complaints within the Company.
- d) the Customers are informed of their rights so that they can opt for alternative remedies if
- e) they are not fully satisfied with the Company’s response or resolution to their Complaints.

## **(3) PROCESS OF GRIEVANCE REDRESSAL**

The Customers who have any Complaint, can follow the following process for its redressal:

### **Level 1**

The Customers who intend to file a Complaint, may file their Complaint with the Company by using any of the following channels between 10:00 A.M. to 5:00 P.M. on any working day of the Company and furnishing complete details in relation to such Complaint:

### **Details for making Complaint:**

- A) Register the Complaint in a complaint register / complaint box, which is available at all regional / branch offices of the Company. The borrowers have to inform the Branch about the complaint in writing. The said complaints shall be entered in the Register maintained for the purpose by the Grievance Redressal Officer duly authorized in this behalf;
- B) Email at: [iitl@iitlgroup.com](mailto:iitl@iitlgroup.com)
- C) Call on +91-22-43250119; or
- D) Write to the Company at the below mentioned address:

Industrial Investment Trust Limited  
Regd. Off: 101A, The Capital, G-Block,  
Plot no.C-70 Bandra Kurla Complex,  
Bandra (East) Mumbai City  
Maharashtra - 400051

Kind Attention: Customer Service Team

### **Level 2**

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Level – 1, the Customer may escalate the Complaint to the **Grievance Redressal Officer** of the Company.

Contact details of Grievance Redressal Officer:

Grievance Redressal Officer:  
Mr. Mithilesh Kumar  
Chief Executive Officer – NBFC  
Office No 101A, The Capital, G Block,  
Plot no C-70, Bandra Kurla Complex,  
Bandra (East) Mumbai – 400051  
Email: [ceonbfc@iitlgroup.com](mailto:ceonbfc@iitlgroup.com)  
Tel: +91-22-43250118

**Contact details of the Grievance Redressal Officer is available at all the regional and branch offices of the Company.**

### **Level 3**

In case, the Complaint is not resolved within 15 (Fifteen) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Level – 2, the Customer may escalate the Complaint to the **Nodal Officer** of the Company.

Mrs. Cumi Banerjee  
Chief Executive Officer & Company Secretary  
Office No.101A, 'The Capital',  
G Block, Plot No.C-70, Bandra Kurla Complex,  
Bandra East, Mumbai – 400051 Tel: +91-22-43250100  
Email: cumi\_banerjee@iitlgroup.com

#### **Level 4**

If the complaint/ dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of **RESERVE BANK OF INDIA- DEPARTMENT OF NON-BANKING SUPERVISION, CENTRAL OFFICE CENTRE I, WORLD TRADE CENTRE, CUFFE PARADE, COLABA, MUMBAI – 400005**, under whose jurisdiction the registered office of the NBFC falls.

Company will safeguard personal information of clients, only allowing disclosures and exchange of such information to others who are authorized to see it, with the knowledge and consent of clients.

#### **(4) REDRESSAL OF THE COMPLAINTS**

- a) The Customers are advised to file the Complaint by furnishing complete details of the same to the Company in any of the modes given at para 3.
- b) Upon receipt of the Complaint by the Company, the acknowledgement along with a complaint identification number and the details of the designated officer, who will be dealing with the Complaint, shall be provided to the Customer within 3 (Three) working days from the date of receipt of such Complaint.
- c) The Company shall provide the necessary clarification / justification with respect to the Complaint, to the satisfaction of the Customer and take all appropriate measures to resolve the Complaint maximum time period of 30 (Thirty) working days from the date of receipt of such Complaint.
- d) In case any additional time is required for resolution of the Complaint, the Company shall inform the Customer about the requirement of such additional time along with the expected timelines for the resolution of such Complaint.
- e) The Grievance Redressal Officer and the Nodal Officer of the Company shall ensure that all Complaints filed by the Customers are resolved within the stipulated time frame.

#### **(5) GENERAL**

Notwithstanding anything contained in this Policy, the Company shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Company from time to time.

**(6) REVIEW**

- a) This Policy is subject to review by the board of directors of the Company as and when deemed necessary. The board of directors of the Company shall annually review the functioning of the Grievance Redressal Mechanism.
- b) This Policy shall be subject to the applicable laws including but not limited to the rules, regulations, guidelines, directives and instructions issued by the RBI, from time to time and shall supersede the earlier version of the Policy. Any change/amendment in applicable laws with regard to maintenance of an appropriate Grievance Redressal Mechanism shall be deemed to be incorporated in this Policy by reference and this Policy shall be deemed to have been amended and revised accordingly.

**(7) DISCLOSURE**

This policy shall be uploaded on the website of the Company at [www.iitlgroup.com](http://www.iitlgroup.com).