

## PREFACE

We have a strong belief that a satisfied customer is the foremost factor in developing our business. The ability of the Finance industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers.

A need was felt by us at IKF Finance Limited (the “Company”) that in order to become more customer friendly the Company should come out with charter of its services for the customers. This document highlights the Companies commitments towards customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff.

The charter has been prepared to promote fair practices and to give information in respect of various activities relating to customer service.

Copy of the Customer Charter will be available in a comprehensive information booklet at all our branches and on our website.

## Vision

To be one among the premier league of asset financing NBFCs by focussing on customer service and maintaining long-standing and fruitful relationships with all our stakeholders, be it lenders, shareholders, debenture holders, customers or business associates

## Mission

To build strong, profitable relationships with a broad spectrum of stakeholders.

## Service Standards

Sl No.	Request Type	No. of Working Days
1.	Account Statement / Interest Statement	5
2.	NOC for permit renewal	5
3.	NOC for Insurance	5
4.	Refund Request for Excess paid	10
5.	NOC on Closure of the Loan	15
6.	Pre-Closure Request	15
7.	Transfer of vehicle from one place to another place	10
8.	Any other request	15



## Customer Charter

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The operations team should ensure in delivering the services within the stipulated time. In case of gaps the Head of the Department has to initiate the steps to address the same. A report in this regard is to be submitted to the top management for review of the same.

This note has to be placed across all the branches and audit department shall ensure the same during the normal course of audit.