Fair Practices Code

Version 2.0

Effective: April 1, 2026

KANNATTU FINGOLD FINANCE PVT. LTD.

No: 7, Ground Floor, Karuneegar Street, Adambakkam,
Chennai – 600088 (Near: St Thomas Mount Railway Station), Tamil Nadu

DOCUMENT IDENTIFICATION INFORMATION

Document Name	Fair Practices Code
Index	Corporate Governance / Compliance & Regulations / Fair Practices
Revised Version Date	01-04-2026
No. of Pages	~18
Recommended by	Compliance Department
Approving Authority	Board of Directors
Review Frequency	Reviewed if significant changes occur to regulatory framework
Location of the Document	Compliance Department

Place: Chennai, Tamil Nadu

This Code is issued by Kannattu Fingold Finance Pvt. Ltd. (hereinafter referred to as "Company" or "KFFPL") and encompasses all affiliated entities, employees, and stakeholders associated with KFFPL operations.

TABLE OF CONTENTS

No.	Section	Page
1	Policy Statement	4
2	Objective of the Policy	4
3	Definitions & Interpretations	5
4	Applicability & Scope of the Policy	5
5	Application for Loan Processing	5
6	Loan Appraisal & Associated Terms/Conditions	6
7	Penal Charges & Interest Rate	6
8	Loan Disbursement & Change in Terms & Conditions	7
9	Recall of Loans	8
10	Closure of Loan Account	8
11	Non-Discrimination Clause	8
12	Responsible Lending Conduct	8
13	Reset of Floating Interest Rate on EMI-based Personal Loans	9
14	Responsibility of the Board of Directors	9
15	Mode of Communication	9
16	Public Disclosure	10
17	Regulation of Excessive Interest Charged	10
18	Lending Against Collateral of Gold and Silver Jewellery	10
19	Recovery of Loans	13
20	Foreclosure Charges / Pre-payment Penalties	14
21	Privacy of Customer Information	14
22	Grievance Redressal System	14
23	Approval, Review and Updates	15

1. Policy Statement

1.1 The Reserve Bank of India has, in exercise of powers conferred under Sections 45JA, 45L and 45M of the Reserve Bank of India Act, 1934, issued the Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025 (hereinafter referred to as the "Credit Facilities Directions, 2025"), effective April 1, 2026. Compliance with these Directions, including maintenance of a Board-approved Fair Practices Code, is mandatory for KFFPL.

1.2 This Code aims to provide its borrowers with an effective overview of the practices followed by the Company and to enable them to make informed decisions in respect of all the financial facilities and services offered by the Company.

1.3 The provisions in this Policy apply to all the loans that the Company may sanction and disburse.

1.4 The Board of Directors and the Management of the Company are responsible for implementing the fair practices laid down in this Code.

2. Objective of the Policy

2.1 This code has been structured with the objective of:

2.1.1 Ensuring fair practices while dealing with all its customers.

2.1.2 Enabling greater transparency for customers to have a better understanding of the product and make informed decisions.

2.1.3 Building customer confidence in KFFPL.

2.2 To conduct the business in accordance with prevailing statutory and regulatory requirements with due focus on efficiency, customer orientation and corporate governance principles.

2.3 Ensure that customers understand the financial product or service that the Company offers in the language understood by the borrower or customer.

2.4 Structure a robust Grievance Redressal Mechanism for the borrowers to redress their issues fairly and effectively.

3. Definitions & Interpretations

3.1 "Board" means Board of Directors of Kannattu Fingold Finance Pvt. Ltd.

3.2 "Bullet Repayment Loan" means a loan where both principal and interest are due for payment at the maturity of the loan, as defined under the Credit Facilities Directions, 2025.

3.3 "Complaint" means any representation or allegation made in writing or through electronic means, containing a grievance alleging deficiency in service.

3.4 "Company" means Kannattu Fingold Finance Pvt. Ltd.

3.5 "Consumption Loan" means any permissible loan that does not fit the definition of an 'Income Generating Loan'.

3.6 "Directors" means individual Director or Directors on the Board of the Company.

3.7 "Eligible Collateral" for the purpose of gold and silver lending means jewellery, ornaments, or coins made of gold or silver, as defined under Chapter IV of the Credit Facilities Directions, 2025.

3.8 "Jewellery" means items designed to be worn as personal adornments. "Ornaments" means items meant for use as adornment of any object, decorative items, or utensils, excluding jewellery.

3.9 "Ombudsman" means one or more officers appointed by the RBI for resolution of complaints or grievances from customers in relation to the services rendered by the Company, as per the Reserve Bank-Integrated Ombudsman Scheme.

3.10 "Top-up Loan" means an additional loan sanctioned over and above an outstanding loan during its tenor, based on the strength of the collateral already pledged for the existing loan, as per Para 4(xxvi) of the Credit Facilities Directions, 2025.

4. Applicability & Scope of the Policy

4.1 This Code is applicable to all loan products and services provided by the Company, and is to be followed by all employees, agents, and other parties involved in the lending process, ensuring adherence to the highest standards of ethical conduct and fair treatment of customers.

4.2 This Code shall be read in conjunction with the Loans & Advances Policy v2.0 (the Board-approved Credit Policy) of the Company, which, in accordance with Chapter II of the Credit Facilities Directions, 2025, shall cover – inter alia – lending against gold collateral (including Gold Loan Bullet, Gold Loan EMI, and Income-Generating Gold Loans), Personal Loans, and Business Loans, to the extent such activities are undertaken by KFFPL.

5. Application for Loan Processing

5.1 All communications to the borrower shall be in the vernacular language or a language as understood by the borrower.

5.2 The loan application includes all necessary information which can affect the interests of the borrower so that a meaningful comparison with the terms and conditions offered by other NBFCs can be made and an informed decision can be taken.

5.3 The loan application form shall indicate the documents required to be submitted with the application form.

5.4 The Company shall issue an acknowledgment receipt for all loan applications. The acknowledgment shall include the time frame within which the loan application will be disposed of.

5.5 The Company shall disclose all charges/fees/penalties/interests in the Key Fact Statement (KFS). The borrower shall not be charged any amount not explicitly mentioned in the KFS.

5.6 For all consumption loans against gold/silver collateral exceeding ₹2,50,000 in aggregate per borrower (and for all Income-Generating Gold Loans irrespective of amount), the Company shall conduct a full credit assessment including evaluation of the borrower’s repayment capacity, in accordance with the Loans & Advances Policy v2.0, Section 5 including evaluation of the borrower's repayment capacity, prior to sanction.

6. Loan Appraisal & Associated Terms/Conditions

6.1 The Company shall issue a sanction letter in writing to the borrower in the vernacular language of their understanding, containing the amount sanctioned, terms and conditions, annual rate of interest, method of application and shall retain the accepted terms on record.

6.2 KFFPL shall mention in bold in the loan agreement the penalties that shall be charged for late repayment.

6.3 The Company shall furnish a copy of the loan agreement and all referenced enclosures to all borrowers at the time of sanction/disbursal.

6.4 The Company shall ensure that loan details are shared with Credit Information Companies (CICs) in accordance with regulatory requirements, and that customer consent for the same is obtained through the loan application.

6.5 The Company shall conduct due diligence of the loan applications in consonance with applicable guidelines and policies.

6.6 The Board-approved Credit Policy of the Company shall include appropriate single-borrower limits and aggregate portfolio limits for lending against gold and silver collateral, maximum LTV ratios, action to be taken in cases of LTV breach, valuation standards, purity norms, and documentation requirements for PSL categorisation.

7. Penal Charges & Interest Rate

Penal Charges

7.1 Penalty charged for non-compliance of material terms and conditions of the loan contract shall be treated as "penal charges". There shall be no further interest computed on such charges.

7.2 KFFPL shall levy penal charges on delayed payments from its borrowers. Such charge shall be levied on the overdue amount of the loan and not on the entire loan amount, and the same shall be communicated to the borrower in bold in the loan agreement.

7.3 The penal charges shall be reasonable and commensurate with the non-compliance, without being discriminatory within a particular loan/product category.

7.4 Penal charges for individual borrowers for non-business purposes shall not be higher than those applicable to non-individual borrowers for similar non-compliance.

7.5 The quantum and reason for penal charges shall be disclosed in the loan agreement and in the Key Fact Statement, and shall be displayed on the Company's website under "Interest Rate and Service Charges".

7.6 The applicable penalties shall be communicated alongside any reminder issued to borrowers for non-compliance.

Interest Rate

7.7 The interest rate shall be charged from the date of actual disbursement and not from the date of sanction or execution of the loan agreement.

7.8 In the event of disbursal or repayment during the course of the month, interest shall be charged only for the period the loan was outstanding and not for the entire month.

7.9 If one or more instalments are collected in advance at disbursement, interest shall be charged only on the remaining outstanding loan amount.

7.10 The Company has a separate Penal Charges and Interest Rate Policy which shall be available on the Company's website.

8. Loan Disbursement & Change in Terms & Conditions

8.1 KFFPL shall give notice to the borrower in the vernacular language of any change in terms and conditions, disbursement schedule, interest rates, service charges, or prepayment charges from those outlined in the executed loan agreement.

8.2 The Company shall ensure that any changes in interest rates and charges are effected only prospectively. A suitable condition shall be incorporated in the loan agreement.

8.3 Post-disbursement supervision shall be fair and transparent.

8.4 Disbursement of loans shall generally be made into the bank account of the borrower. Disbursals to third-party accounts shall not be made except as specifically permitted under statutory or regulatory mandate, co-lending transactions, or for specific end-use directly to the end-beneficiary.

9. Recall of Loans

9.1 The decision to recall or accelerate payment or performance under the Agreement shall be in consonance with the loan agreement.

10. Closure of Loan Account

10.1 The Company shall release securities on receiving full repayment of all dues, subject to any legitimate right or lien for any other claim. For gold and silver collateral, the pledged items shall be returned to the borrower within the timelines prescribed in the Company's Responsible Lending Conduct Policy.

10.2 If the right of set-off is to be exercised, the borrower shall be given notice with full particulars about the remaining claims and conditions under which KFFPL is entitled to retain the securities.

11. Non-Discrimination Clause

11.1 KFFPL shall not discriminate in extending its products and facilities to applicants irrespective of gender, race, religion, or physical or visual disability.

11.2 The Company shall diligently provide financial services to borrowers with disabilities, ensuring compliance with applicable laws and international conventions.

11.3 The Grievance Redressal Mechanism shall ensure effective resolution of grievances raised by persons with disabilities.

12. Responsible Lending Conduct

12.1 The Company has a separate Responsible Lending Conduct Policy specifying the practices for release of movable/immovable property documents on repayment/settlement and the guidelines for compensation for delay in release of documents.

12.2 The Company shall release all original movable/immovable property documents and remove charges registered with any registry within 30 days from the repayment/settlement of the loan account, in accordance with the RBI Circular dated 13th September 2023.

12.3 The loan sanction letters shall specify the timeline and place of return of original property documents.

12.4 The Company's procedure for return of documents in the event of the demise of a sole or joint borrower shall be displayed on the Company's website.

13. Reset of Floating Interest Rate on EMI-based Personal Loans

13.1 Prior to sanctioning loans, the Company shall take into account the repayment capacity of the borrowers.

13.2 The Company shall communicate to the borrowers all charges/fees or any other interests via the Key Fact Statement and the loan sanction letter.

13.3 The separate EMI Policy of KFFPL details the procedure concerning interest rate management during the loan sanction period.

14. Responsibility of the Board of Directors

14.1 The Board of Directors shall lay down an appropriate grievance redressal mechanism within the Company.

14.2 The mechanism shall ensure that disputes arising from decisions of the Company are heard and disposed of at least at the next higher level.

14.3 The Grievance Redressal Officer shall conduct periodic review of the implementation of this Code and the Grievance Redressal Mechanism. A consolidated report shall be submitted to the Board at regular intervals.

---

15. Mode of Communication

15.1 This Code shall be communicated to the borrower in English, the vernacular language understood by the borrower, through SMS, email, or printed notices, as appropriate.

---

16. Public Disclosure

16.1 The Company shall put the Board-approved Fair Practices Code on its website.

16.2 The Company shall disclose in its balance sheet the percentage of loans extended against gold collateral and silver collateral separately, to its total assets.

---

17. Regulation of Excessive Interest Charged

17.1 The Board shall adopt an appropriate interest rate model taking into account relevant factors such as cost of funds, margin, and risk premium, and determine the rate of interest to be charged for loans and advances.

17.2 The rate of interest, the approach for gradation of risk, and the rationale for charging different rates to different categories of borrowers shall be disclosed in the application form and communicated explicitly in the sanction letter.

17.3 Rates of interest and the approach for gradation of risks shall be made available on the Company's website and updated as and when changes occur.

17.4 The rate of interest shall be expressed on an annualised basis so that the borrower is aware of the exact rates charged.

17.5 KFFPL shall charge a reasonable rate of interest that is both sustainable and conforms to normal financial practice.

17.6 The Board shall lay down appropriate internal principles and procedures for determining interest rates, processing, and other charges.

---

18. Lending Against Collateral of Gold and Silver Jewellery

18.1 KFFPL shall maintain a Board-approved Gold and Silver Lending Policy which shall include, inter alia:

(i) KYC guidelines issued by RBI to ensure due diligence on the customer.

(ii) Proper assaying procedure for the jewellery/ornaments received.

(iii) Internal systems to satisfy ownership of the gold/silver collateral.

(iv) Adequate systems to store the jewellery/ornaments in safe custody.

(v) Reviewing the system on an ongoing basis.

(vi) Training of concerned staff.

(vii) Periodic inspection by internal auditors to ensure strict adherence to procedures.

(viii) The jewellery/ornaments accepted as collateral are insured.

(ix) Transparent auction procedure in case of non-repayment with adequate prior notice to the borrower. There shall be no conflict of interest, and the auction process must maintain an arm's-length relationship in all transactions with group companies and related entities.

(x) The auction shall be announced to the public by issuance of advertisements in at least two newspapers – one in vernacular language and the other in a national daily.

(xi) Single borrower limits and aggregate portfolio limits for gold and silver lending.

(xii) Documentation requirements for loans proposed to be categorised under Priority Sector Lending (PSL).

18.2 The Company shall not provide gold or silver loans if it does not have a proper storage facility for the pledged jewellery/ornaments/coins.

18.3 The gold/silver pledged shall be auctioned only through auctioneers approved by the Board of the Company. The Company itself shall not participate in the auction.

18.4 KFFPL shall put in place a system or procedure for dealing with fraud, including separation of duties of mobilisation, execution, and approval.

18.5 The loan agreement shall disclose full details regarding the auction procedure.

18.6 The Company shall ask for a copy of the PAN Card of the borrower for all transactions above ₹2 lakh and comply with the provisions of Sections 269SS and 269T of the Income Tax Act, 1961.

18.7 Standardised documents shall be used across all branches of the Company.

18.8 The Company shall not issue misleading advertisements claiming the availability of loans within unrealistic timelines.

18.9 Restrictions on Lending

18.9.1 The Company shall not grant any advance or loan for the purchase of gold or silver in any form, including primary gold, ornaments, jewellery, coins, or financial assets backed by gold or silver (e.g., units of Exchange Traded Funds or Mutual Funds).

18.9.2 The Company shall not grant any advance against primary gold or primary silver or financial assets backed by primary gold or silver.

18.9.3 The Company shall not avail loans by re-pledging gold or silver pledged to it by its borrowers.

18.9.4 The Company shall not extend loans to other lenders, entities, or individuals by accepting as collateral the gold or silver already pledged by their borrowers to such lenders.

18.10 Tenor of Bullet Repayment Consumption Loans

18.10.1 The tenor of consumption loans in the nature of bullet repayment loans shall be capped at 12 months.

18.10.2 Renewal of such bullet repayment loans shall be permitted only after payment of all accrued interest by the borrower, subject to compliance with the applicable LTV at the time of renewal, and provided the loan is classified as standard.

18.11 Weight Limits on Pledged Collateral

18.11.1 The aggregate weight of gold ornaments pledged for all loans to a single borrower shall not exceed 1 kilogram.

18.11.2 The aggregate weight of silver ornaments pledged for all loans to a single borrower shall not exceed 10 kilograms.

18.11.3 The aggregate weight of gold coins pledged for all loans to a single borrower shall not exceed 50 grams.

18.11.4 The aggregate weight of silver coins pledged for all loans to a single borrower shall not exceed 500 grams.

18.12 Ownership Verification

18.12.1 The Company shall not extend a loan where ownership of the collateral is doubtful. A suitable document or declaration shall be obtained from the borrower in all cases confirming that the borrower is the rightful owner of the eligible collateral.

18.12.2 Multiple or frequent sanction of loans against eligible collateral to the same borrower, aggregating to a value in excess of a threshold to be decided by the Board, must be examined closely as part of transaction monitoring under the Anti-Money Laundering (AML) framework.

18.13 Valuation of Gold and Silver Collateral

18.13.1 Gold or silver accepted as collateral shall be valued based on the reference price corresponding to its actual purity (caratage). For this purpose, the lower of the following shall be used: (a) the average closing price for gold or silver of that specific purity over the preceding 30 days, or (b) the closing price for gold or silver of that specific purity on the preceding day – as published by either the India Bullion and Jewellers Association Ltd. (IBJA) or a commodity exchange regulated by the Securities and Exchange Board of India (SEBI).

18.13.2 If price information for the specific purity is not directly available, the Company shall use the published price for the nearest available purity and proportionately adjust the weight of the collateral based on its actual purity.

18.13.3 For the purpose of valuation, only the intrinsic value of the gold or silver content in the eligible collateral shall be reckoned. No other cost elements, such as precious stones, gems, or making charges, shall be added thereto.

18.13.4 The Company shall issue to the borrower a certificate on its letterhead confirming the purity (in carats) and weight of gold or silver pledged. The certified purity shall be applied for determining the maximum permissible loan amount as well as the reserve price for auction.

18.14 Loan to Value (LTV) Ratio

18.14.1 The maximum LTV ratio for consumption loans against eligible gold or silver collateral shall be as follows:

Total Consumption Loan Amount per Borrower	Maximum LTV Ratio
Up to ₹2.5 lakh	85%
Above ₹2.5 lakh up to ₹5 lakh	80%
Above ₹5 lakh	75%

18.14.2 For bullet repayment loans, the LTV calculation shall take into account the total amount repayable at maturity (principal plus accrued interest), not merely the principal amount disbursed.

18.14.3 The prescribed LTV ratio shall be maintained on an ongoing basis throughout the entire tenor of the loan. The Board-approved Credit Policy shall specify the action to be taken in the event of LTV breach.

18.15 Top-up Loans

18.15.1 The Company may sanction a top-up loan upon a formal request from the borrower and subject to credit assessment in accordance with clause 5.6 of this Code.

18.15.2 Top-up loans shall be permitted only within the permissible LTV limits and provided the existing loan is classified as standard.

18.15.3 All renewals and top-ups shall be clearly identifiable in the Company's Core Banking System or Loan Processing System.

18.16 Multiple Loans to Same Borrower

18.16.1 Running multiple loans simultaneously to a single borrower or a group of related borrowers may be prone to misuse and susceptible to fraud. Consequently, such practices shall be subject to stricter internal audit and supervisory examination.

---

19. Recovery of Loans

19.1 The Company shall not resort to the following measures to recover outstanding dues:

(i) Intimidation or undue harassment of any kind – verbal or physical – in debt collection efforts.

(ii) Persistently bothering borrowers at odd hours.

(iii) Publicly humiliating or intruding upon the privacy of debtors' family members, referees, or friends.

19.2 Recovery Agent Due Diligence. The Company shall ensure the following standards are met before engaging and during the tenure of any recovery agent or collection staff deployed for loan recovery:

(i) Police Verification: Every recovery agent engaged by the Company shall undergo police verification prior to deployment. The verification record shall be maintained on file and reviewed annually.

(ii) Identity Card: The Company shall issue a photo identity card to every authorised recovery agent. The identity card shall display the agent's name, photograph, the Company's name and logo, and the agent's authorisation number. Agents shall carry and display the identity card at all times during recovery visits.

(iii) Authorisation Letter: For each recovery visit, the Company shall issue a specific authorisation letter to the recovery agent identifying the borrower, the loan account, the outstanding amount, and the scope of the authorised interaction. No recovery agent shall visit a borrower without a valid authorisation letter.

(iv) Training: All recovery agents shall be trained on the Company's Fair Practices Code, the RBI guidelines on recovery conduct, and applicable laws, before deployment and periodically thereafter.

(v) Monitoring and Audit: The Company shall maintain a register of all recovery agents, their verification status, identity card details, and authorisations issued. The Compliance Department shall audit recovery agent conduct at least half-yearly and report findings to the Board / Audit Committee.

(vi) Termination for Misconduct: Any recovery agent found to have used abusive, coercive, or harassing conduct shall have their engagement immediately terminated and the matter reported to the appropriate authority.

19.3 The Company shall ensure that borrowers are informed of the name and identity card number of the recovery agent before any recovery visit is undertaken.

(v) Making threatening or anonymous calls.

(vi) Making false and misleading representations.

(vii) Using muscle power for recovery of loans/overdue amounts.

(viii) Rude behaviour by Company staff.

19.2 The Company or its representatives shall not call delinquent customers/borrowers before 09:00 hours and after 18:00 hours.

19.3 The Company shall impart training to its staff to ensure they engage with customers in a professional and appropriate manner.

20. Foreclosure Charges / Pre-payment Penalties

20.1 The Company shall not charge foreclosure charges/pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers with or without co-obligants.

21. Privacy of Customer Information

21.1 Customer information shall be kept strictly confidential and private. It shall be disclosed to a third party only if: (a) the customer has been informed of such disclosure and consent has been obtained in writing; (b) there is a duty to the public to reveal such information; or (c) disclosure is required as per the requirement of law.

21.2 The Company shall collect customer data on a need-basis only. Any collection of data through digital means shall be with prior and explicit consent of the borrower, with an audit trail maintained.

21.3 The Company shall ensure that all customer data is stored only in servers located within India, in compliance with applicable statutory and regulatory requirements.

22. Grievance Redressal System

Step 1: Initial Complaint Submission

Customers can lodge their complaints through the following channels:

- Branch Office – Customers may visit the nearest branch office and submit a written complaint. The branch shall log the complaint and provide an acknowledgement.
- Email – Customers can send their grievances via email to grievances@kannattu.com
- Postal Communication – Complaints can be sent in writing to: Kannattu Fingold Finance Pvt Ltd, No: 7, Ground Floor, Karuneegar Street, Adambakkam, Chennai – 600088, Tamil Nadu.
- Customer Helpline – Customers may call the GRO on 9962200232 (during business hours, Monday to Saturday).

Acknowledgement: All complaints shall be acknowledged within one (1) working day of receipt. A reference/ticket number shall be assigned to each complaint for tracking purposes.

Grievance Categorisation and Priority Handling. KFFPL shall categorise all complaints received into the following severity tiers, with corresponding resolution timelines. Higher-severity grievances shall receive priority handling by senior officers:

- **Category 1 — Critical (Resolution within 3 working days)**
  Includes: Fraud or suspected fraud on the customer's account; unauthorised transaction or disbursal; loss or damage to pledged gold collateral in KFFPL custody; failure to release pledged gold after full repayment; complaints from persons with disabilities or senior citizens involving denial of service or inaccessibility of services.
- **Category 2 — High (Resolution within 7 working days)**

Includes: Incorrect interest or charge levied; failure to issue KFS or sanction letter; incorrect NPA classification or adverse CIC reporting; auction-related disputes; complaints regarding harassment or coercive recovery conduct.

- **Category 3 — Medium (Resolution within 15 working days)**
  Includes: Disputes regarding loan terms or interest rate; delays in processing loan applications; concerns about valuation methodology; requests for statement of account or documents; complaints about staff behaviour (non-coercive).
- **Category 4 — Low / Informational (Resolution within 21 working days)**
  Includes: General feedback and suggestions; requests for clarification on policy terms; non-urgent enquiries. These shall be acknowledged and addressed but do not require escalation unless unresolved within the timeline.

Priority Handling for Persons with Disabilities. Complaints received from persons with disabilities (including visually challenged persons) or from senior citizens shall be automatically classified at Category 1 (Critical) priority irrespective of the nature of the complaint, and shall be attended to by a dedicated officer within one (1) working day of receipt.

Where a complaint is not resolved within the applicable timeline, it shall be automatically escalated to the next level officer and flagged in the monthly complaints dashboard placed before the MD / CEO.

Timeline: KFFPL shall endeavour to resolve all complaints within thirty (30) calendar days of receipt.

Step 2: Escalation to Grievance Redressal Officer (GRO)

If the complaint is not resolved within the specified timeframe or if the customer is not satisfied with the resolution, they may escalate the complaint to the GRO:

Name	Mrs. Cuckoo Elsa Philip
Designation	Grievance Redressal Officer
Contact No.	9962200232
Email	grievances@kannattu.com
Address	Kannattu Fingold Finance Pvt Ltd, No: 7, Ground Floor, Karuneegar Street, Adambakkam, Chennai – 600088, Tamil Nadu

- For proper resolution, customers are requested to mention their Loan Application Number or Loan Account Number while filing the complaint. Anonymous complaints shall not be addressed.
- If KFFPL requires additional time for resolution, the customer shall be informed of the reason for delay within the prescribed timeline, along with the expected timeframe for complaint resolution.
- Priority shall be given to complaints received from customers with disabilities, subject to a formal request and proof of disability being furnished by such customer.

Step 3: Escalation to Nodal Officer

If the complainant is not satisfied with the resolution provided by the GRO, they may escalate the complaint to the Nodal Officer within thirty (30) calendar days of receipt of the GRO's response:

- Name: Ms. Annie Eapen
- Designation: Principal Nodal Officer / KYC & Compliance Officer

- Email: nodalofficer@kannattu.com
- Address: Kannattu Fingold Finance Pvt Ltd, No: 7, Ground Floor, Karuneegar Street, Adambakkam, Chennai – 600088, Tamil Nadu.

The Company shall furnish a generic email ID for complaint escalation and shall ensure that the response is made within one working day from the date of receipt of the complaint.

Step 4: Escalation to RBI through CMS Portal / CRPC

If the complainant remains unsatisfied with the resolution provided by KFFPL, or does not receive a response within thirty (30) calendar days of lodging the complaint at any level, they may escalate their complaint to the RBI through the following channels:

Online (CMS Portal)	https://cms.rbi.org.in (Available 24×7)
Email	crpc@rbi.org.in
Postal Address	Centralised Receipt and Processing Centre (CRPC), 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017
RBI Toll-Free Helpline	14448 (Timings: 9:30 AM to 5:15 PM)

The Consumer Education and Protection Cell (CEPC) of the RBI shall process complaints against the Company received through the CMS Portal. However, the complainant is at liberty to seek resolution through any other legal forum, such as a Court, Tribunal, Arbitrator, or any other authority.

This Grievance Redressal Mechanism ensures that all complaints are handled with transparency and efficiency while adhering to the regulatory requirements prescribed by the RBI under the RBI-IOS, 2021.

23. Approval, Review and Updates

23.1 The Fair Practices Code of KFFPL shall be approved by the Board of the Company.

23.2 The Fair Practices Code shall be reviewed by the Board at least once every financial year (mandatory annual review), and additionally upon: (a) issuance of amended guidelines or regulations by the RBI or any other applicable regulatory authority; (b) any material change in the Company's operations, products, or risk profile; or (c) any other event-based trigger warranting a revision. The revised Code, once approved by the Board, shall be uploaded on the Company's website and communicated to all branches.

23.3 This version of the Fair Practices Code has been revised in April 2026 to incorporate the requirements of the Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025, which came into effect on April 1, 2026. All previous versions of Section 18 (Gold Lending) stand superseded to the extent of the changes specified herein.

— End of Fair Practices Code —