

LAKME INVESTMENT AND FINANCE LIMITED

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DISCLAIMER POLICY

Board Approved Date: 20-03-2026

Sl No	INDEX	Page No
1	PREAMBLE	2
2	OBJECTIVE	2
3	SCOPE	2
4	REGULATORY DISCLAIMER	3
5	LAON APPROVAL DISCLAIMER	3
6	INTEREST RATE DISCLAIMER	3
7	CREDIT BUREAU REPORTING DISCLAIMER	3
8	DIGITAL LENDING DISCLAIMER	4
9	LENDING SERVICE PROVIDER (LSP) DISCLAIMER	4
10	WEBSITE DISCLAIMER	4
11	DATA PRIVACY DISCLAIMER	4
12	THIRD – PARTY SERVICE PROVIDER DISCLAIMER	4
13	LIMITATION OF LIABILITY	5
14	REGULATORY CHANGES DISCLAIMER	5
15	POLICY REVIEW	5
16	BOARD APPROVAL	5

1. PREAMBLE

Lakme Investment and Finance Limited ("the Company"), a Non-Banking Financial Company – Base Layer (NBFC-BL) registered with the Reserve Bank of India ("RBI"), is committed to conducting its business with integrity, transparency, and fairness. As part of its commitment to responsible business practices, the Company recognizes the importance of providing clear, accurate, and appropriate disclaimers in all its communications, advertisements, marketing materials, digital platforms, loan documents, and customer interactions.

This Disclaimer Policy establishes the principles and standards governing the use of disclaimers to ensure that customers, investors, business partners, and other stakeholders receive complete and transparent information regarding the Company's products, services, risks, limitations, and regulatory status. Appropriate disclaimers help prevent misunderstanding, manage customer expectations, mitigate legal and operational risks, and promote informed decision-making.

The Policy has been formulated in accordance with the applicable provisions of the Reserve Bank of India Act, 1934, the RBI Master Directions applicable to NBFC–Base Layer entities, the Fair Practices Code, digital lending guidelines (where applicable), and other applicable laws, regulations, and industry best practices. It shall apply to all departments, employees, directors, outsourced service providers, business correspondents, digital platforms, websites, social media communications, advertisements, promotional materials, loan documentation, and any other communication issued on behalf of the Company.

The Company shall ensure that all disclaimers are clear, accurate, prominent, legally compliant, and regularly reviewed to reflect changes in regulatory requirements, business practices, and products offered. This Policy forms an integral part of the Company's governance framework and supports its objective of maintaining transparency, regulatory compliance, and stakeholder confidence.

2. OBJECTIVE

This Disclaimer Policy establishes regulatory, legal and operational disclosures applicable to customers, website users, digital platform users and other stakeholders.

3. SCOPE

This Policy applies to:

- a. Customers;
- b. Prospective borrowers;
- c. Website visitors;
- d. Mobile application users;
- e. Digital lending platform users;
- f. Third-party service providers.

4. REGULATORY DISCLAIMER

Lakme Investment and Finance Limited is a Non-Banking Financial Company (NBFC-BL) registered with the Reserve Bank of India under Section 45-IA of the RBI Act, 1934.

RBI registration does not imply:

- a. Guarantee of repayment;
- b. Endorsement of products;
- c. Assurance of financial performance;
- d. Responsibility for acts of the Company.

RBI does not accept responsibility for the financial soundness of the Company or for the correctness of any statements made by the Company.

5. LOAN APPROVAL DISCLAIMER

Loan approval shall be subject to:

- a. Internal credit assessment;
- b. Eligibility criteria;
- c. Risk evaluation;
- d. Regulatory compliance requirements.

Submission of an application or documents does not create any right to obtain a loan.

6. INTEREST RATE DISCLAIMER

Interest rates and charges may vary based on:

- a. Credit profile;
- b. Product type;
- c. Security;
- d. Tenure;
- e. Cost of funds;
- f. Market conditions.

The Company may revise pricing in accordance with its Interest Rate Policy and applicable regulations. In exceptional cases changes may be retrospective. All changes will be communicated to the customer in writing or electronically.

7. CREDIT BUREAU REPORTING DISCLAIMER

The Company may obtain, share and update customer information with Credit Information Companies including:

- a. CIBIL;
- b. Equifax;
- c. Experian;
- d. CRIF High Mark; or any other authorized credit bureau.

Defaults may adversely affect the customer's credit history and credit score.

8. DIGITAL LENDING DISCLAIMER

Where loans are offered through digital channels:

- a. Loan information shall be disclosed prior to execution;
- b. Customer consent shall be obtained wherever required;
- c. Data shall be collected only for legitimate business purposes;
- d. Recovery practices shall comply with RBI guidelines.

The Company shall access mobile phone resources only as allowed by RBI directions.

9. LENDING SERVICE PROVIDER (LSP) DISCLAIMER

Where Lending Service Providers are engaged:

- a. Their identity shall be disclosed;
- b. They shall act only on behalf of the Company;
- c. Customer funds shall flow only through permitted banking channels;
- d. Customer information shall be protected.

10. WEBSITE DISCLAIMER

Information published on the Company's website is for general informational purposes only and shall not constitute or be construed as :

- a. Financial advice;
- b. Investment advice;
- c. Guarantee of loan approval;
- d. Binding commitment by the Company.

The Company may modify website content without prior notice.

11. DATA PRIVACY DISCLAIMER

Customer information may be used for:

- a. Credit assessment;
- b. Loan servicing;
- c. Regulatory compliance;
- d. Fraud prevention;
- e. Risk management.

Information may be shared where legally permissible and necessary.

12. THIRD – PARTY SERVICE PROVIDER DISCLAIMER

The Company may engage:

- a. Technology vendors;
- b. Recovery agencies;
- c. Collection agencies;
- d. Verification agencies;
- e. Service providers.

Such engagement shall however not transfer the Company's regulatory rights or responsibilities.

13. LIMITATION OF LIABILITY

The Company shall not be liable for losses arising from:

- a. Incorrect information provided by customers;
- b. System failures beyond reasonable control;
- c. Force majeure events;
- d. Government or regulatory actions;
- e. Telecommunications disruptions.

14. REGULATORY CHANGES DISCLAIMER

The Company reserves the right to amend with due notice to customers products, charges, processes, systems and policies to comply with:

- a. RBI directions;
- b. Statutory requirements;
- c. Judicial orders;
- d. Business requirements.

15. POLICY REVIEW

This Policy shall be reviewed annually or earlier if required by regulatory developments.

16. BOARD APPROVAL

This Disclaimer Policy was approved by the Board of Directors on 20-03-2026.