

GRIEVANCE REDRESSAL MECHANISM FOR CUSTOMERS

- 1) **How a complaint should be made-** The customers must write from the registered email id & must provide necessary details like loan account number, details of complaint/ grievances, contact number along with Email ID while lodging a query or grievance. Please mention your Loan Account Number and Contact Number in the subject line, if the complaint is sent through email/ letter.
- 2) **When to expect a reply-** The Company shall register and acknowledge each of grievances/ complaints and an SMS shall be sent to the customer specifying the complaint id for reference of the customer.

For complaints registered via email, an acknowledgement email shall be sent to the customer. For complaints received in writing, the Company shall endeavor to send an acknowledgement/ response within a week of receiving the letter or within 48 hrs of receiving an email. However, as each customer query/ complaint is unique in nature, the Company shall send the customer its final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of a complaint.

- 3) **Channels for registering Grievances/ Complaints-** A customer may register query/ grievance/ feedback with the Company through any of the following channels:
 - (a) **Branch-** Customers can walk into any of the nearest branch of Grihum Housing Finance Limited during weekdays (Monday to Friday) and third, fourth & fifth (if any) Saturday of the month between 10:00 AM to 05:00 PM.
 - (b) **Website-** Customers can reach us through the “Contact Us” section available of the Company’s website: <https://grihumhousing.com>.
 - (c) **Email-** Customers can send emails to customercare@grihumhousing.com
 - (d) **Phone call-** Customers can reach us at the following toll-free number: 1800 266 3204 from Monday to Saturday- 9:00 A.M. to 7:00 P.M.
 - (e) **Letter/ Post -** Customer can send the letter to: Customer Service, 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014.

4) ESCALATION MATRIX

- 4.1 **Escalation 1:** In case you are not satisfied with the response from the Company’s Customer Service or the above channels, you can write to the Lead Grievances at the following address (Pls. mention your Loan Account Number and Contact Number in the subject line):
 - **Name-** Nikhil Rana – Lead Grievances
 - **Phone No.-** 020 67815500
 - **Address-** 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014.
 - **E-mail-** head.customercare@grihumhousing.com.

4.2 **Escalation 2:** If you are still not satisfied, you can write to the Nodal Officer and Grievance Redressal Officer of the Company at the following address (Pls. mention your Loan Account Number and Contact Number in the subject line):

- Name- Mohit Sharma - Nodal Officer and Grievance Redressal Officer
- Phone no.- **020 67815500**
- Address- 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014.
- E-mail- nodalofficer@griumphousing.com

At each level of the above escalation matrix, the Company shall endeavor to send the response within 7 working days of receiving escalation. If we cannot resolve your query within 7 working days, then we would explain you the reason why the Company would need more time to respond.

4.3 **Escalation to National Housing Bank (NHB)**

In case the customer does not receive the response from the Company within one month of making the first complaint or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of NHB through the following modes of communication:

- Online Mode-** The complainant may click on following link for registering complaint: <https://grids.nhbonline.org.in>
- Offline Mode-** In offline/ physical mode by post, the customer may write in prescribed format available at link <https://nhb.org.in/en/grievance-redressal-officer/> to the following address:
Complaint Redressal Cell, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003.