

GRIEVANCE REDRESSAL MECHANISM FOR CUSTOMERS

1. **How a complaint should be made-** The customers 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. The SMS will also contain the turnaround time within which the complaint is expected to get resolved.

For complaints registered via email, an acknowledgement email shall be sent back to the customer. The Company shall endeavour to send an acknowledgement/ response within 7 working days of receiving your letter or within 48 hrs of receiving your email. However, as each customer query/ complaint is unique in nature, it can take up to 6 weeks for complete resolution. If we are not able to resolve your query within 7 working days, then we would explain you the reason why the Company would need more time to respond.

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 current branches of Grihum Housing Finance Limited (Formerly, Poonawalla 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 using the contact us form on website <https://griumphousing.com>.
 - (c) **Email-** Customers can send emails to customercare@griumphousing.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, 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune- 411036

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 Head- Operations of the Company at the following address (*Pls. mention your Loan Account Number and Contact Number in the subject line*):

- **Name-** Head Operations
- **Phone no.-** 020 67808091
- **Address-** 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune- 411036.
- **E-mail:** head.customercare@griumphousing.com.

4.2 Escalation 2: If you are still not satisfied, you can write to the Nodal Officer at



the following address (Pls. mention your Loan Account Number and Contact Number in the subject line):

- Name- Chief Compliance Officer and Nodal Officer.
- Phone no.- 020 67808091
- Address- 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune- 411036.
- E-mail- nodalofficer@griumphousing.com

At each level of the above escalation matrix, the Company shall endeavour to send the response within 7 working days of receiving escalation. If we are not able to 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:

- (a) **Online mode**- The complainant may click on following link for registering complaint: <https://grids.nhbonline.org.in>.
- (b) **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:

The Grievance Redressal Department, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi- 110 003.

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