

SRG HOUSING FINANCE LIMITED



CUSTOMERS GRIEVANCE REDRESSAL POLICY

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I. INTRODUCTION

1.1. This policy is aimed at minimizing instances of Customers complaints and grievances through proper service, delivery and review mechanism and to ensure prompt Redressal of Customers Complaints and Grievances.

1.2 SRG Housing Finance Limited (“SRGHFL”) (“the Company”) believes in and complies with the prevalent guidelines for Customers grievances are in line with the Master Direction Non-Banking Financial Company–Housing Finance Company (Reserve Bank) Directions, 2021.

1.3 At SRGHFL, we would like to assure Customers of the best of our services at all times. Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with response of the company’s officials to their complaints.

II. POLICY OBJECTIVE

Objective of the Policy is to provide simple, early, and cost-effective resolution mechanism to the Customers.

III. COMPLAINT SPECIFICATION AND EXCLUSION

Complaints Specification-

“**Complaint**” may be defined as an expression of dissatisfaction made by the Customer. However, the Complaint should be factual and not speculative and should contain as much information as possible to allow for proper assessment of the nature and extent of the concern.

Exclusion –

Communication sent to SRGHFL on the following issues, shall not be construed as complaint for registration and resolution

- Received/Registered with incomplete mandatory details like name, address and loan account number;
- Matters which are already under process or already closed;
- Complaint, which is incomplete/arbitrary/ambiguous or filed without any sufficient cause or involving decision/policy by which the Complainant is not affected directly/indirectly.

IV. GRIEVANCE REDRESSAL MECHANISAM

a) Registration of Complaints:

The customers are requested to necessarily provide Loan Account Number, type & details of Grievance/ Query/ Suggestion along with phone no. & e-mail ID while lodging their issue with the Company.

b) Recording of Complaints:

Every branch of the Company including the Head and Corporate Office shall maintain a *Complaint Register* for recording the complaints received and their redressal thereof.

c) Escalation matrix:

LEVEL	Particulars
LEVEL -1 Branch/ Toll-free number	<ul style="list-style-type: none">➤ Call us on our Toll Free No. 1800 1212 399 (Monday to Saturday – 10:30 am to 5 pm)➤ Get your complaint logged in and seek a complaint ticket ID for further follow-up at your nearest SRGHFL branch from Monday to Saturday between 10:30 am to 5 pm.
LEVEL -2 Grievance Redressal Officer (if complain is not resolved within 20 days from level 1 he can compliant at Level 2)	Mr. Lavang Murdia (Grievance Redressal Officer) 321, S.M. Lodha Complex Near Shastri Circule Udaipur Rajasthan 313001 Tel no:-0294-2561882 Email:- cgrcell@srghousing.com
LEVEL -3 National Housing Bank	In case the Customer do not receive any response from SRGHFL or he is not satisfied with the response, he may contact the National Housing Bank at the following address:-
Online Mode	Complainant may click on following link for registering complaint: https://grids.nhbonline.org.in
Offline Mode	In offline/ physical mode by post, you may write in prescribed format available at link Complaint form.pdf (nhb.org.in) to the following address: The Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003

d) Resolution Turn Around time

Grievances shall be resolved in a proper and time bound manner with detailed advice to the customer. The customer is kept informed in case of any delay envisaged by the Company in resolution of the grievance beyond the stated timelines.

V. COMPLAINT RESOLUTION PROCEDURE

- An aggrieved customer may lodge complaint formally through any of the channels mentioned in the above Grievance Redressal Mechanism.
- On receipt, a complaint should be acknowledged, and the complainant should be informed about the expected timeline for resolution.
- If the complainant is not satisfied with the resolution provided and she/ he chooses to escalate
- The Complaint will be informed that he can also contact NHB through GRIDS for resolution of his Complaint

VI. REVIEW OF THE GRIEVANCE REDRESSAL MECHANISM AND REPORTING

- The Company has dedicated Customer Service Committee. The Customer Service Committee will quarterly review all matters relating to the Company's customer service and functioning of grievance Redressal mechanism for its customers.
- A consolidated report on such reviews of grievance redressal mechanism and status of compliance with the Fair Practices Code should be placed before the Company's Board of Directors for their review, at least once in a financial year.

VII. CUSTOMERS SERVICES AT BRANCHES/CENTRES

- Respective officers at branch level meet selected Customers on a regular basis, ascertain their feedback & comments on the service levels rendered by the Centre/Branch.
- Ensure that all regulatory & internal instructions regarding Customers service are followed by the officials.
- Identify & work on action steps to enhance the level of Customers service offered by the Centers / Branch offices.

VIII. GENERAL

- Verify the details mentioned by the Customers by contacting them at their residence and / or on business, telephone numbers and / or physically visiting his/her residence and/or business addresses, through agencies appointed for this purpose, if deemed necessary by the Company.
- Customers would be informed to co-operate if the Company needs to investigate a transaction on his/her account and with the police/ other investigative agencies, if the Company needs to involve them.
- The Company would advise the Customers that if he / she act fraudulently, he/she will be responsible for all losses on his/her account and that if he/she act without reasonable care and this causes losses, he/she may be responsible for the same.
- Company shall not discriminate on the basis of age, race, caste, gender, marital status, religion or disability.
- In case of any doubt or mistake it can be brought to the notice of the company and if there is any shortfall / mistake it will be rectified by the Company promptly.

The Company reserves to itself the right to alter/delete/add to this policy at any time.