

Annexure – I Grievance Redressal Mechanism

In the present scenario excellence in customer service is the most important tool for sustained business growth. This mechanism aims at minimising instances of customer complaints and grievances through proper service delivery, to review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism shall help in identifying shortcomings in service delivery and to minimise customer dissatisfaction. This system will ensure that the complaints are redressed in a just and fair manner within the given framework of rules and regulations.

The mechanism states

1. The Company shall guide customers who wish to lodge a complaint and also provide guidance on what to do in case the customer is unhappy with the outcome.
2. After examining the matter, the Company shall send a response within a week time if complaint is in writing. If complaint is relayed over a phone customer shall be kept informed of the progress within a reasonable period of time. The Company shall also guide a customer on how to take the complaint further if the customer is not satisfied.
3. A Nodal Officer should be appointed for the redressal of grievances of the customers including the borrowers, in connection with any matter pertaining to business practices, lending decisions, credit management and recovery. The name and contact details of the Nodal Officer should be displayed on the website of the Company.

Key Commitments

The key commitments which the Company promises to follow in its dealings with its customers are:

- a) To act fairly and reasonably in all dealings with its customers by ensuring that:
 - Its products, services, procedures and practices will meet the commitments and standards as mentioned in the Fair Practice Code
 - Its products and services will meet relevant laws and regulations as applicable
 - Its dealings with its customers will rest on ethical principles of honesty, integrity and transparency
- b) The Company will assist customers in understanding how its financial products and services work:
 - By providing information about them in simple Hindi and/or English and/or the local language
 - Explaining its financial implications

- Helping the customer choose the one that meets his / her needs
- c) The Company will make every attempt to ensure that its customers have a trouble-free experience in dealing with it; but in the case of errors or commissions and omissions, the Company will deal with the same quickly and sympathetically.
- Mistakes will be corrected quickly;
 - Complaints will be handled quickly;
 - In case a customer is not satisfied with the way a complaint is handled, the company will guide the customer on how to take the complaint forward;
 - The Company will reverse any charges including interest applied to a customer's account due to an error or oversight on its part

Modes of Raising Complaint:

The customer may raise complaint in writing, orally, electronically, through website or over telephone.

1. **Walk in at Branch/Call at branch:** All branches are maintaining Customer Complaint Registers. The customer may approach Branch Customer Service to register a complaint in the register. Also, written complaints may be handed over at the branch or sent by post / courier.
2. **Call Centre:** Calls will be processed through a well laid down process flow within a committed time and escalation provision.

Call us on 1800 300 90909 or 022 3967 1600 between 9.30 am - 5.30 pm from Monday to Saturday (Except Public Holidays and 2nd & 3rd Saturdays)

3. **Electronic mail:** The customers may raise a complaint through mail.
Email us at: customercare@reliancehomefinance.com
4. **Online:** Grievances can be lodged online by visiting reliancehomefinance.com. Complaints will be attended as per the time schedule with an inbuilt escalation process which escalates the complaints to higher offices in case of non fulfillment within time. Customers can register the complaint online for speedy redressal.

Level 1: If you are not satisfied with the resolution provided by our customer service team, please click on the link <https://www.reliancehomefinance.com/contact-us> to write to Head - Customer Service. We will reply within 7 working days.

Level 2: If you are not satisfied with the resolution provided by Head - Customer Service, please click on the link <https://www.reliancehomefinance.com/contact-us> to write to Achyuta Kumar Dash, Nodal Officer. We will reply to your complaint within 7 working days.

The details of the Nodal Officer of the Company are:

**Mr. Achyuta Kumar Dash - Customer Service,
Reliance Home Finance Limited,**

The Ruby, 11th Floor,
North West Wing, Plot No. 29,
JK Sawant Marg, Dadar-West,
Mumbai - 400 028.

Email Id: Achyuta.K.Dash@relianceada.com

Phone Number: 022 - 30108386 • **Fax:** 022 - 33036662

Level 3: In case you do not receive response from the Company within reasonable time or are dissatisfied with the response received, you may approach Complaint Redressal Cell of National Housing Bank by lodging **“online complaint”** through Grievance Registration & Information Database System (GRIDS) using the link <https://grids.nhbonline.org.in> at NHB website.

You may submit your **“complaint in writing”** to the NHB in prescribed format available at the link: <http://nhb.org.in/citizencharter/NHB%20Grievance%20Redressal%20Policy.pdf>

And send it to the below mentioned address:

National Housing Bank

Complaint Redressal Cell,
Department of Regulation and Supervision,
Core - 5A, India Habitat Centre,
Lodhi Road, New Delhi - 110 003.

Nodal Officer shall

- Ensure adherence to the laid down Grievances Redressal Policy and process, monitoring its implementation and initiating corrective action wherever needed so as to improve the quality of customer service on a continuous basis
- Review and set right implementation of all products and processes from the customer service perspective
- Decide upon matters requiring immediate action and follow up for timely redressal of grievances. Wherever delay is observed and take steps / action to avoid such delays including action against staff wherever shortcomings are noticed

Resolution of Grievances:

The respective Customer Service Officer/Manager at the branch is responsible for the resolution of complaints/grievances in respect of customer service by the branch. He would be responsible for ensuring closure of all complaints received at the branches.

It is his foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the branch customer service manager feels that it is not possible at his/her level to solve the problem he may refer the case to Customer Service Head /Nodal Officer for resolution.

Time frame

If a complaint is received from customer in writing, the Company shall send an acknowledgment / response within a week.

If the complaint is relayed over phone at our designated telephone helpdesk or customer service number, the Company shall provide to the customer a complaint reference number and keep him/her informed of the progress within a reasonable period of time.

After examining the matter, the Company will send final response or explain why the company needs more time to respond and shall endeavor to do so within six weeks of receipt of complaint and shall inform the customer mechanism to take the complaint further if he/she is still not satisfied.