

**NANAYASURABHI AFFORDABLE HOUSING FINANCE LIMITED**

**CIN: U65990TN2014PLC098180**

**CUSTOMER GRIEVANCE REDRESSAL POLICY**

<b>Meeting</b>	<b>Status</b>
Board Meeting on 25 <sup>th</sup> September 2019	Approved
Board Meeting on 12 <sup>th</sup> February 2020	Reviewed
Board Meeting on 27 <sup>th</sup> February 2021	Reviewed
Board Meeting on 29 <sup>th</sup> January 2022	Reviewed
Board Meeting on 30 <sup>th</sup> March 2023	Reviewed

***Introduction***

The purpose of the Policy is to define the Customer Grievance Redressal process for the Company in accordance with the RBI/National Housing Bank (“NHB”) Directions for Housing Finance Companies.

The Policy is aimed at

- That, all Complaints are treated efficiently and fairly.
- That, Complaints raised by customer are dealt with courtesy and on time.
- That, Customers are fully aware of avenues to escalate their complaints/grievances within the organization.
- That, Customer should know about their rights for alternative remedies, in case they are not fully satisfied with response.
- To, minimizing instances of customer complaints and grievances through proper service, delivery, and review mechanism and
- To ensure prompt Redressal of customer complaints and grievances.

***Grievance redressal mechanism***

NHFL (NANAYASURABHI AFFORDABLE HOUSING FINANCE LIMITED) strives to provide quality services & make the customer satisfied within the framework of the Regulatory Norms, Board/Top Management approved policies, processes & procedures.

***Grievance redressal procedure***

***Step I***

- To redress their grievances, customer can lodge their complaint in writing with the Branch Manager of the Branch through letter or email or visiting the branch
- The complaint can also be registered by making an entry of the complaint/grievance in the complaint registered maintained by the branch.

The customer shall be responded to within a period of 7 working days.

### **Step II**

The response/ acknowledgement to a customer's complaint shall contain the name and designation of the official who will deal with the grievance. If the complaint is relayed over phone at Company's designated telephone helpdesk, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.

In case the customer does not receive any response within the above timeline or is not satisfied with the response given by the branch, the customer can further escalate the complaint/grievance to the Corporate /Head Office by way of a letter addressed to Customer Care Officer/**Grievance Redressal Officer** of the company or through email to be sent or call at:

**GRIEVANCE REDRESSAL OFFICER,  
NANAYASURABHI AFFORDABLE HOUSING FINANCE LIMITED(NHFL)**

**No15, 12<sup>th</sup> CROSS, RENGANAGAR, UYYAKONDAN THIRUMALAI,  
TRICHY, TAMILNADU. PIN-620102**

(Please mention 'grievance redressal' on the top of the envelope)

**EMAIL: *[grievance@nhflindia.com](mailto:grievance@nhflindia.com)***

**PHONE: 0431-4220948**

The customer shall be responded within a period of 30 working days with the resolution of the complaint after examining the complaint/grievance received, we shall send to the customer a final response or explain why we need more time to respond and shall endeavor to send a detailed reply or intimation within a period of 21 days from the date of receipt of complaint at the Corporate Office /Head office of the company.

### **STEP III**

In case the customer is still not convinced with the resolution provided by our Grievance Redressal Team, then the customer may approach the Supervision authority of Housing Finance Companies (HFC) – the National Housing Bank (NHB) at the below mentioned address:

**Grievance Redressal Department [GRD]  
National Housing Bank  
4th Floor, Core 5-A, India Habitat Centre Lodhi Road,  
New Delhi – 110003  
[www.nhb.org.in](http://www.nhb.org.in)**

**Link:** <https://grids.nhbonline.org.in/>

The format for making offline complaint is available at link

<http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf>

### **DISPLAY OF GRIEVANCE REDRESSAL PROCEDURE**

The Company shall inform its customers where to find details of the Company's procedure for handling complaints fairly and quickly. The Company shall clearly display in all its offices / branches and on its website the grievance redressal procedure (e-mail id and other contact details at which the complaints can be lodged, turnaround time for resolving the issue, matrix for escalation, etc.) for lodging the complaints by the aggrieved borrower. The above details shall be displayed clearly in all its offices / branches and on the website of the Company.

### **REVIEW OF POLICY**

**This Policy shall be reviewed as and when considered necessary by the Board.**

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