Grievance Redressal Mechanism

Any customer having a query/complaint with respect to the product and services offered by Religare Housing Development Finance Corporation Limited or services provided by the outsourced agency can highlight to the Customer Service Department of Religare Housing Development Finance Corporation Limited through following established channels of communication. Customers can log in their queries and complaints through any of the below mentioned channels:

Working hours at the Office & Call Centre - 09.00 am to 6.00 pm Monday to Friday

Call- Call at 1860-266-4111 / 1800-309-9711 /1800-103-9711

SMS- SMS **LOANS** to 575758

Email – homeloans@religare.com

Letter- The Customer Service Department, Religare Housing Development Finance Corporation Limited

Plot No A-3, 4 & 5, 2nd floor, Club-125, Sector 125, Noida, Uttar Pradesh – 201301

Website-www.religarehomeloans.com

How a query/complaint should be made?

A Query or a complaint can be raised through any of the established customer service channels mentioned above. While lodging a query / complaint through these channels, one must ensure to provide loan related details for identification of records i.e. **Loan Account Number (LAN)**, complete query/complaint details, valid contact information along with email ID and Product Details. Once the customer loan account details are validated, customer service team will investigate and resolve respective query/complaint to the best of their ability. In case of incomplete loan details received from customer, the respective query or complaint will not be logged in for further investigation and resolution. A response intimating the customer of the insufficiency of details will be sent.

a- When to expect a reply?

- Once a query or a complaint is registered with customer service an automated email response along with a unique reference number will be sent to the customer. While the concerned team works on the query / complaint towards resolution, an interim response intimating the actual time that will be taken to resolve the issue will be sent to the customer. In case of non-email id customer, acknowledgement containing the name & designation shall be shared via letter within a week.

- The Company shall endeavor to address/ respond to all queries/ grievances within reasonable time and keep the customer informed about the status of their complaints. If the Company receives the complaint in writing from the customer, it shall send him/her an acknowledgement/ response within a week. If the Company receives a complaint over phone from a customer, it will provide the customer with a complaint reference number and keep him informed of the progress. As each customer query/ complaint is unique in nature, it can take up to 4 weeks for complete resolution. The acknowledgement/progress status/ response shall be shared through Email/letter/SMS, etc.

- After examining the matter, the Company shall send the final response to the customer or explain him reason why it needs more time to respond and will try to do so within six weeks of the complaint and shall inform the Complainant how to take the complaint further if is still not satisfied.

b- Whom to approach in case of an escalation?

If the Customer does not receive any response from the company within one month or is dissatisfied with the response received, s/he may escalate the matter to **Grievance Redressal Officer (GRO)** appointed by the company and write an email/call as per the details mentioned hereunder.

Grievance Redressal Officer	Contact No.	Email Id
Mr Harish Gupta	9958197853	harish.gupta@religare.com homeloans@religare.com

Customer can further escalate the matter to the next level of escalation, **EVP & Head Risk, Policy & Operations–** Ms. Bhawna Sahajwani at bhawna.sahajwani@religare.com

i- Escalation to the National Housing Bank (NHB)

The customer must check for the status of the complaint resolution at any of the channels mentioned above, if the resolution is not received and the designated time has elapsed then other than the above mentioned escalation authority, the customer may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints in NHB at the following address:

- **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 the prescribed format available at link https://nhb.org.in/grievance-redressal-officer/ to the following address:
    - The Grievance Redressal Department, National Housing Bank, 3rd Floor to 5th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi- 110 003