Grievance Redressal Mechanism

The Company acknowledges that prompt and effective handling of customer queries/requests/grievances as well as constant improvisation of processes is essential for customer satisfaction.

To achieve the same, the Company has formulated the Policy. In terms with the "Guidelines on Fair Practices Code for HFCs issues by Reserve Bank of India (RBI), the Policy seeks to define appropriate grievance redressal mechanism to provide prompt, courteous and fair resolution of all complaints submitted to RHDFCL.

All complaints / grievances received form physically challenged/Visually Impaired Persons will be processed as per grievance redressal mechanism process without any discrimination.

a- How to log in a complaint/ where can a complaint be made?

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, by mentioning their Insurance policy number through any of the below mentioned channels:

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 1st Floor, Tower A, Club 125, Plot A-3, 4, 5, Sector-125 Noida-201301 Uttar Pradesh

Website- www.religarehomeloans.com

b- 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.

c- 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.

d- Whom to escalate within the Company for redressal of the complaint

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 thedetails mentioned hereunder.

Grievance Redressal Officer	Contact No.	Email Id
Mr. Harish Gupta	9958197853	grievanceofficer@religare.com

e- Grievance Redressal for Insurance related Complaint:

Step I:

Any customer having a query/complaint with respect to the insurance product and services offered by Religare Housing Development Finance Corporation Limited 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, by mentioning their Insurance policy number, through any of the below mentioned channels:

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- 1st Floor, Tower A, Club 125, Plot A-3, 4, 5, Sector-125 Noida-201301 Uttar Pradesh

Website - www.religarehomeloans.com

Resolution time for complaint - within 7 working days from the receipt of complaint.

Step II:

If the resolution/ reply received by the customer does not meet the expectation, or the customer has not received any response within 7 days from the date of raising the compliant, he/she can escalate the compliant to the Grievance Redressal Officer of RHDFCL/ Principal Officer (for Insurance). The Principal Officer (Insurance) shall monitor all insurance-related complaints, coordinate with the respective insurer for timely resolution, maintain complaint records, monitor adherence to regulatory timelines, identify recurring issues, and submit complaint information to IRDAI whenever required.

The Insurance Companies & RHDFCL will mutually co-ordinate for end-to-end closure of complaints raised and resolve with fair resolution to the Insurance Policy Holder within 14 days from date of raising the complaint. An Insurance Complaint register will be maintained by the Principal Officer (for Insurance) containing Complaint Reference Number, Date of Receipt, Policy Number, Name of Insurer, Nature of Complaint, Action Taken, Date of Resolution, Status, and Date of Closure and will be made available to IRDAI as and when demanded.

Step III:

If customer is not satisfied with the reply provided by Grievance Redressal Officer/ Principal Officer too, then he/she can write to the concerned insurance companies by obtaining the contact details from the website.

Step IV:

In case the customer is not satisfied with the resolution provided by the insurer/RHDFCL or did not get any reply at any point of time, he/she can escalate the complaint online through Bima Bharosa System by logging into - https://bimabharosa.irdai.gov.in/
or Call: Toll Free Number 155255 or 1800 4254 732
or Email to complaints@irdai.gov.in
or write to Insurance Regulatory and Development Authority of India (IRDAI), Sy No. 115/1, 4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032, or he/she may approach the Insurance Ombudsman having jurisdiction under the provisions of the Redressal of Public Grievances Rules applicable from time to time, subject to eligibility.

3.5 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

3.6 In addition to above mentioned mechanism, additional mechanism for handling Grievances related to Outsourced Services will be:-

If a complaint is rejected wholly or partly by RHDFCL and the complainant is not satisfied with the reply or does not get any reply within 30 days, after RHDFCL received the complaint, the complainant shall have the following options for redressal of their grievance(s):

Consumer Education and Protection Cell (CEPC) of respective Regional Office of RBI.