

Grievance Redressal Policy & Mechanism

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A. Objective & Scope:

Objective

- a. All concerns / complaints raised by Customers are resolved in effective and timely manner, leading to their satisfaction;
- b. Through Customers' feedback, we are able to improve our processes and products;
- c. In an event that the Customer is not satisfied with the resolution provided to him, he can escalate the issue to higher level in the organization.

Scope

- a. This document aims to describe internal policy for handling Customer complaints. It describes various channels for lodging the complaint, obtaining solutions from the concerned department and responding Customers with the solution within the committed time period.
- b. In-house Training to staff for handling customer queries effectively.

B. Machinery for handling complaints / queries:

Customer Service Team & Committee

- a. Evaluate feedback on quality of customer service received.
- b. Ensure compliance of all regulatory instructions regarding customer service.
- c. Consider unresolved complaints/grievances; submit report on its performance to the board at quarterly intervals

Grievance Redressal Officer and other designated officials to handle complaints and grievances

- a. Responsible for the implementation of customer service and complaint handling for the entire company.
- b. Regular Review & Due Compliance of the Policy

C. Mandatory Display Requirements:

- a. Appropriate arrangement for receiving complaints and suggestions - Online and Offline Platforms - Mobile App / Call Centre / E-mail & Branch Visit.
- b. The name, address and contact number of Grievance Redressal Officer(s) - Printed on Sanction Letter / MITC / Website / Branch Display Boards.
- c. Contact details of HFC Ombudsman - Printed on Sanction Letter / MITC / Website / Branch Display Boards.
- d. Code of HFC's commitments to customers/Fair Practice code - Printed on Sanction Letter / MITC / Website / Branch Display Boards.

D. Contact Points for Raising-Complaint / Queries

- a. Call Centre 1800-102-4345
- b. E-Mail contact@shriramhousing.in
- c. Branch Visit
- d. SHFL Mobile App - Available on Google Play Store
- e. Grievance Redressal Officer and NHB

E. Complaints / Queries Treatment & Resolution

MIS - Maintaining MIS for:

- Record
- Follow-up
- Closure of queries

Internal Customer Service Helpdesk:

For routing the complaints / queries to the concerned department i.e. OPS, Collections and other functions for timely closure.

TAT Monitoring

Weekly Review of Open Queries by Customer Service Executives with their respective location and Customer Service Head to ensure closure of the queries/complaints within defined timelines.

Communicating Customer

Communicating customer on closure of queries/resolution by phone calls at their registered contact no. and via email registered with us

F. Escalation & Grievance Redressal Matrix:

Level / Authorities:

- Branch Customer Service Executive
- Location / Regional Head
- Customer Service Head
- Grievance Redressal Officer
- Regulator- NHB

Escalation Matrix defined for:

- Timely Review
- Providing Quick TAT
- Review and Re-designing Processes in line with better processes and customer satisfaction

G. Grievances Redressal Mechanism

In a rare event of customer not being satisfied with the services of SHFL or through its DSA/recovery agents, customer may prefer to submit your grievances or queries, through the following channels of communication:

- Branch – Make a Complaint to respective Branch Head and it shall be recorded in Complaint Register.
- Call Toll Free No. – 1800-102-4345
- Email–contact@shriramhousing.in
- Letter: Shriram Housing Finance Limited, Level 3, East Wing, Wockhardt Towers, Bandra Kurla Complex, Mumbai 400051

SHFL will make available facilities at each of its branches and offices for the customers to lodge and/or submit their complaints or grievances, if any. In case customers are not satisfied with the initial response to complaint, from the company, they may escalate your concerns to:

Grievance Redressal Officer

Shriram Housing Finance Limited
Level 3, Wockhardt Towers, East Wing Bandra Kurla Complex,
Mumbai - 400051 | Phone - (022) 42410400 | Fax - (022) 42410422 |

In case the response given is still unsatisfactory the customer may approach NHB either through online mode at the link <https://grids.nhbonline.org.in> or through offline mode, in prescribed format, at the following address:

National Housing Bank (Complaint Redressal Cell)

Department of Regulation and Supervision
4th Floor, Core 5-A, India Habitat Centre
Lodhi Road, New Delhi - 110 003

H. Training to Staff for Better and Enriched Customer Experience

- Customer On boarding Training
- Product Knowledge Training
- Customer Interaction Training