



**HOMESHREE HOUSING FINANCE LIMITED (HHFL)**

**GRIEVANCE REDRESSAL POLICY**

**Following the RBI (Housing Finance Company) Directions, 2025**

**HOMESHREE HOUSING FINANCE LIMITED  
GRIEVANCE REDRESSAL POLICY**

**Summary of Policy**

|                        |                                            |
|------------------------|--------------------------------------------|
| <b>Policy Name</b>     | Grievance Redressal Policy                 |
| <b>Owner / Contact</b> | Compliance Department                      |
| <b>Approver</b>        | Customer and Grievance Redressal Committee |
| <b>Approved Date:</b>  | 25 <sup>th</sup> March, 2026               |

## **A. Background:**

HomeShree Housing Finance Limited (herein after called “**HHFL**”) realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.

To achieve this, HHFL has made a clearly documented policy for redressal of customer grievances in line with **RBI (Housing Finance Company Directions), 2025**.

Through this policy, HHFL will ensure that a suitable mechanism exists for receiving and addressing complaints from its customers / constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of sources of the complaints.

## **B. Principles of Grievance Redressal:**

- i. The guiding principles of the approach to grievance redressal are as follows:
- ii. Transparency: The customer shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn - around - time for issues to be addressed including investigation and resolution shall be communicated transparently.
- iii. Accessibility: HHFL shall enable the customers to avail of services through multiple published channels.
- iv. Escalation: Information on the process of escalation of complaints to the next level in case the customer is not satisfied with the resolution provided by the current level, will be made available in the branches/website.
- v. Customer Education: HHFL shall endeavor to make continuous efforts to educate its customers.
- vi. Review: HHFL shall have forums at various levels to review customer grievances and enhance the quality of customer service.

## **C. Objective**

- i. All customers are treated fairly and without bias at all times.
- ii. All issues raised by customers are dealt with courtesy and resolved on time.
- iii. Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

**Complaint Definition:** Any expression of dissatisfaction about a product or service that is not resolved at the first point of contact is a complaint.

## **D. Complaints and Grievances Procedures:**

- i. HHFL has a system and a procedure of receiving, registering and disposing of the complaints and grievances in each of its offices.
- ii. HHFL's Customer and Grievance Redressal Committee has laid down a Grievance Redressal mechanism to resolve the complaints.

- iii. In cases of any Grievances, customer may approach the in charge of Business Location where she/he had his/her account and register the complaint in 'Complaint Register' available with in charge.
- iv. HHFL would let the customers know where to find the company's procedure of handling the complaints fairly and quickly.
- v. If the customer wants to make a complaint, he/she would be guided:
  - √ How to do this.
  - √ Where a complaint can be made.
  - √ How a complaint should be made.
  - √ When to expect a reply.
  - √ Whom to approach for Redressal.
  - √ What to do if customer is not happy about the outcome.
  - √ HHFL staff shall help the customer with any question the customer has.
- vi. The customer can register his complaints through various means, namely:
  - a. **Letter:** Customers can lodge their complaints in writing by sending a letter to the in charge of Business Location/ Branch from where they have availed of the loan.  
**Email:** Customers can also email their complaints by writing to [care@homeshree.com](mailto:care@homeshree.com)
  - b. **Verbally:** Customers can contact our Business Location/Branch and advise the staff of their Grievance. The Grievance needs to be recorded in the Complaint Register kept at Branches/ Business Locations and details forwarded to HO for Resolution.

#### **Complaint Resolution Mechanism:**

##### ***Acknowledgment:***

- a) If the Complaint is made in writing, HHFL will acknowledge the Complaint within 2 days from date of receipt indicating a time frame for final response.
- b) If the Complaint is made verbally, a reference number would be provided to the customer to track the progress of the Complaint.

##### ***Response:***

- a. HHFL will provide its final response or explain why it needs more time to respond and shall endeavored to do so within one weeks of receipt of a complaint and he/she should be informed how to take his/her complaint further if he/she is still not satisfied.
- b. When the response requires retrieval of old documents/records etc. HHFL will revert to the customer within 7 days of receipt of complaint

## Modes of Raising Complaints

### Level 1

|                            |                                                                                                                                                                                                                  |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Complaint in person</b> | The customer may approach the Corporate Office to register a complaint in the Complaint and Grievances registers or drop their complaint in complaint boxes during the working hours from 11:00 A.M to 4:00 P.M. |
| <b>Call us</b>             | Complaint can also be lodged at contact no. 8882233311                                                                                                                                                           |
| <b>Email Id:</b>           | <a href="mailto:care@homeshree.com">care@homeshree.com</a>                                                                                                                                                       |
| <b>Write to us:</b>        | Corporate Office Address:<br>Plot No :108, Ground Floor, C Block, Sector-2, Noida, Uttar Pradesh-201301.                                                                                                         |

The customer is requested to necessarily provide Loan Account Number, Reference no. provided by the Company, details of Feedback/ Suggestion/ Complaint and valid phone no. & e-mail ID while communicating with the Company.

If a complaint is received from customer in writing, the Company shall send an acknowledgement within 2 working days and shall make an endeavour to provide the resolution / response within 7 days. If more time is required, the Company will inform the customer expected timeline. The acknowledgement shall contain the name & designation of the official who will deal with the grievance.

If the complaint is raised through phone at the Company's 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 week's time.

### Level 2:

If the resolution of complaint provided at level 1 does not meet the expectation or response is not received within the 7 days from the date of complaint received, if more time is required, the Company will inform the customer expected timeline. Otherwise, complaint may be escalated to the Grievance Redressal Officer of the Company, whose details are as given below:

**Name: Ved Prakash Roy (Grievance Redressal Officer)**

**Email Id: [cs@homeshree.com](mailto:cs@homeshree.com)**

**Phone No. 9958776462**

If customers are still not satisfied with the resolution received, or if they don't receive any response within 7 Days from the date of complaint made to grievance redressal officer then can be escalated to next Level 3.

**Level 3:**

The complaint may be escalated to the Managing Director within a period of 7 days from the date of resolution provided by Level 2 and intimated to the customer/appellant. The complaint can be sent to [ceo@homeshree.in](mailto:ceo@homeshree.in)

**Level 4**

In case of unsatisfactory response/not receiving response within 30/31 days, the Complainant may approach NHB as per the below address or lodge complaint online at portal <https://grids.nhbonline.org.in> :

To,  
National Housing Bank  
Department of Regulation and Supervision,  
Core 5A, India Habitat Centre,  
Lodhi Road, New Delhi – 110003  
Contact: 011-24649031-35  
E-mail: [crccell@nhb.org.in](mailto:crccell@nhb.org.in)  
Fax: 011-24649030

The Complaint needs to be addressed to the Complaints Redressal Cell.