

ANAND HOUSING FINANCE PRIVATE LIMITED

POLICY ON GRIEVANCE REDRESSAL MECHANISM:

Policy is approved in the Board meeting held on 01 March, 2018

POLICY OBJECTIVE

The objective of this policy is to provide an efficient and effective grievance redressed mechanism to the customers of **AHFPL**.

At **AHFPL**, customer service is given due importance. There is a belief that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones.

AHFPL provides customers with easy access to information, products, and services, as well as the means to get their grievances redressed.

AHFPL may receive complaints from main three places/ sources.

- 1) Complaint forwarded by National Housing Bank received by them from AHFPL Customers.
- 2) Complaints received from AHFPL Customers at Branches or at Head Office.
- 3) Complaints received from AHFPL service providers at Branches or at Head Office.
- 4) Complaints received from Employees of AHPPL,
 - All the complaints received should be entered in Complaint Register serially at Head Office or at respective Branches.
 - The complaints received should be acknowledged within 24 hours by Head Office or by respective branch.
 - All efforts made to redress the complaint within seven days from its date of receipt.
 - In case the same has not resolved after 7 days in such case the customer should inform in writing that his complaints are in process of redress and will resolve in short time.
 - The Branches should send Monthly MIS of all complaints received and resolved, to Head office.
 - The Branches also send the Weekly MIS of complaints received and not resolved within 7 days
 - The Complaints received at Head office should be resolved in same manner as narrated above. However, the complaints received from NHB should resolved urgently.

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- All the complaints should not be remaining unresolved any how more than 15 days.

The Customer can make the complaint either in writing to the Branch Manager or to Designated Officer at Head Office or through E Mail.

The designated officer at head office for this purpose propose is

Mr. Jitendra Khant

Chief Executive Officer

Anand Housing Finance Pvt. Ltd.

A-103/B-102, Somaiya House,

N. p. Thakkar Road, Vile parle East

Mumbai- 400057.

Email id: - admin@anandhousing.com

In case of not satisfied with reply or delay the complaint may accelerate to Managing Director of AHFPL

Mr. Nainesh Shah

Managing Director

Anand Housing Finance Pvt. Ltd.

A-103/B-102, Somaiya House,

N. P. Thakkar Road, Vile Parle East

Mumbai- 400057.

Email id: - admin@anandhousing.com

Customer may directly approach the National Housing Bank ('NHB') for redressal of the complaint on its portal GRIDS.

- <https://grids.nhbonline.org.in>

Note: upload his complaint on GRIDS portal as below.

*GRIDS User Group Login

*Complaint

*Housing Finance Company

*National Housing Bank

The information of the branch manager and other complaint officers will display on branch / Head office Notice board duly visible to the customers.

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Closure of Complaint

- a. The complaint shall be considered as disposed-off and closed when:
- b. NHB/ HPC have acceded to the request of the complainant fully;
- c. Complainant has indicated acceptance of the response of the NHB/HFC in writing;
- d. Complainant has withdrawn the complaint, in writing;
- e. Complainant has not responded to NHB within four weeks from the date of of reply by the HPC or date of intimation by NHB; and
- f. OIC or any officer superior to him/her in NHB has, after considering the facts of the case, closed the complaint.

In the Board meeting held on 01 March, 2018. The aforesaid policy of Grievance Redressal Mechanism was approved and following resolution to be passed.

"RESLOVED THAT THE COMPANY BE AND HEREBY ADOPT THE POLICY of Grievance Redressal Mechanism AS PER THE GUIDELINES ISSUED BY N.H.B. FROM TIME TO TIME AND CIRCULATED IN BOARD MEETING FOR REVIEW."

This policy has been reviewed in board meeting held on 17th June 2023.