

Grievance Redressal Mechanism



SATIN HOUSING FINANCE LIMITED

{Registered with National Housing Bank (NHB)}

In accordance with NHB (ND)/DRS/CRC/9218/2014

Registered Office: 505, 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi – 110033

Corporate Office: Fourth Floor, Building No. 98 Sector-44 Gurugram 122003

CIN No.: U65929DL2017PLC316143 | Website: www.satinhousingfinance.com

Email: compliance@satinhousingfinance.com | Phone: 0124-4346200

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INTRODUCTION

SATIN HOUSING FINANCE LIMITED (Hereinafter called SHFL) is a Public Limited Company incorporated under Companies Act, 2013 and governed by directives of National Housing Bank. The code has been drafted by the company pursuant to the guidelines issued by National Housing Bank (NHB). The purpose of this document is to define the Grievance Redressal Mechanism of the Company in accordance with National Housing Bank (NHB) directions for Housing Finance Companies. This is a living document and supposed to be updated on Regular Basis.

A. Complaints and Grievances Procedures:

- a) SHFL has a system and a procedure of receiving, registering and disposing of the complaints and grievances in each of its offices.
- b) SHFL's Board has laid down a Grievance Redressal mechanism to resolve the complaints
- c) 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.
- d) SHFL would let the customers know where to find the company's procedure of handling the complaints fairly and quickly.
- e) If the customer wants to make a complaint he/she would be told:
 - ✓ 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.
 - ✓ SHFL staff shall help the customer with any question the customer has.

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The procedure is as following:

- a) Customer can lodge his complaint in the complaint register available with the company in the following format:

S.NO.	Date	Applicant's Name & Details	Type of Loan	Loan's Account Number	Location of the Customer	Kind of Complaint	Action taken	Remarks, if any

- a) SHFL has also framed Grievance Redressal Committee consists of following Officers which are mentioned below for resolving the complaints quickly:

S.No.	Name	Designation
1.	Ms. Komal Sharma	Deputy Manager-Customer Service
2.	Mr. Sachin Sharma	Chief Financial Officer

- b) **Escalation:-1** If the customer is not satisfied, he/she may contact the Nodal Officer at the following address:

Ms. Komal Sharma
Deputy Manager-Customer Service
Fourth Floor, Building No. 98 Sector-44 Gurugram 122003
Contact: 1800-120-40-50-60
E-Mail Id: contact@satinhousingfinance.com
Resolution Time: 15 working days

- c) **Escalation:-2** If a customer is not satisfied with the Response from Nodal Officer, He/She may Contact the Chief Financial Officer at the Below Address

Mr. Sachin Sharma
Chief Financial Officer
Fourth Floor, Building No. 98 Sector-44 Gurugram 122003
New Delhi-110063
Contact: 011-25260122
E-Mail Id: gro@satinhousingfinance.com
Resolution Time: 21 working days

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- d) **Escalation to National Housing Bank:** If the customer is not satisfied with the above response, he/she may appeal to the National Housing Bank (NHB) under whose jurisdiction our company is registered.

Address.....National Housing Bank (NHB)
Department of Regulations and Supervision
India Habitat Centre
Core 5A, 3rd Floor, Lodhi Road
New Delhi-110003
Contact.....011-24649031-35
E-mail.....crcell@nhb.org.in
Fax.....011-24649030

- e) Further, NHB has launched Grievance Registration & Information Database System (GRIDS) to facilitate complaint lodging and its status tracking by the complainants lodged with NHB against Housing Finance Companies. Any Customer can type on the Internet Browser [https; //grids.nhbonline.org.in](https://grids.nhbonline.org.in) to lodge the complaint.