

Grievance Redressal Mechanism



SATIN HOUSING FINANCE LIMITED

{Registered with National Housing Bank (NHB)}

Version History

Version	Date	Description of Changes
1.0	30.07.2019	First Version Released
1.1	20.05.2020	Second Version Released
1.2	12.05.2021	Third Version Released
1.3	27.04.2022	Review by the Board
1.4	22.04.2023	Fourth by the Board
1.5	22.04.2024	Review by the Board
1.6	25.04.2025	Review by the Board

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

Corporate Office: Plot No.-492, 2nd Floor, B-Wing, Udyog Vihar Phase-3, Gurugram, Haryana-

122016 | 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)/ Reserve Bank of India (RBI) 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 including the following Officers which are mentioned below for resolving the complaints quickly:

S.No.	Name	Designation
1.	Ms. Komal Sharma	Zonal Head- CRM, CPU & Admin
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

Zonal Head- CRM, CPU & Admin

Plot No.-492, 2nd Floor, B-Wing, Udyog Vihar Phase-3,

Gurugram, Haryana-122016

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

Plot No.-492, 2nd Floor, B-Wing, Udyog Vihar Phase-3,

Gurugram, Haryana-122016

Contact: 0124-4346200

E-Mail Id: gro@satinhousingfinance.com

Resolution Time: 21 working days

- 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.

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Address.....National Housing Bank (NHB)
Department of 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> to lodge the complaint.

GRIEVANCE REDRESSAL FOR OUTSOURCED AGENCY

The abovementioned Grievance Redressal Officer (GRO) shall also act as GRO under Directions on Managing Risks and Code of Conduct in Outsourcing of Financial Services by NBFCs dated November 09, 2017, including amendment thereto, from time to time, issued by the Reserve Banks of India. Further, The Grievance Redressal Process and Matrix as mentioned under this Policy, shall also deal with the issues related to services provided by the outsourced agency.