

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
1.7	05.05.2026	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

Grievance Redressal Mechanism

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.

Grievance Redressal Mechanism

The procedure is as following:

- a) Customers may register their complaint through any of the following channels:

E-mail ID to lodge the complaint	contact@satinhousingfinance.com
Contact to lodge the complaint	1800-120-40-50-60
Walk-in	At the nearest branch office
Resolution time	15 days

- b) **Escalation:-1** If the customer does not receive any response within 15 days or is dissatisfied with the resolution, he/she may contact the Officer as below:

Ms. Jessica Messy

DM - CRM

Plot No.-492, 2nd Floor, B-Wing, Udyog Vihar Phase-3,
Gurugram, Haryana-122016

Contact: 9599065300

E-Mail Id: Jessica.Messy@satinhousingfinance.com

Resolution Time: 8 days

- c) **Escalation:-2** If complaint is not resolved within 23 days or is dissatisfied with the with the resolution, He/She may Contact the Grievance Redressal Officer as below:

Ms. Komal Sharma

Grievance Redressal Officer

Plot No.-492, 2nd Floor, B-Wing, Udyog Vihar Phase-3,
Gurugram, Haryana-122016

Contact: 9311709223

E-Mail Id: gro@satinhousingfinance.com

Resolution Time: 7 days

- d) **Escalation to National Housing Bank:** In case you do not receive response from the Company within a period of one month or your complaint has not been resolved to your satisfaction, you may approach to the National Housing Bank (NHB) under whose jurisdiction our company is registered.

Address.....National Housing Bank (NHB)
Complaint Redressal Cell
India Habitat Centre
Core 5A, 3rd Floor, Lodhi Road

Grievance Redressal Mechanism

New Delhi-110003

Contact.....011-24649031-35

E-mail.....crcell@nhb.org.in

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 grids.nhbonline.org.in to lodge the complaint.

GRIEVANCE REDRESSAL FOR OUTSOURCED AGENCY

The abovementioned Grievance Redressal Mechanism shall also be applicable 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.
