

## Grievance Redressal Policy

Religare Housing Development Finance Corporation Limited

### How to log in a complaint/ where can a complaint be made?

Any customer having a query/complaint with respect to the product and services offered by Religare Housing Development Finance Corporation Limited can highlight to The Customer Service Department of Religare Housing Development Finance Corporation Limited through following established channels of communication. Customers can log in their queries and complaints through any of the below mentioned channels:

**Call-** Call at 18602664111 and 18001039711

**SMS-** SMS **LOANS**\_to 575758

**Email** – [customerservice@religare.com](mailto:customerservice@religare.com)

**Letter-** The Customer Service Department, Religare Housing Development Finance Corporation Limited

A-3,4,5, Prius Global, 1<sup>st</sup> Floor, Tower A, Sector-125, Noida, U.P-201301

**Website-**[www.religarehomeloans.com](http://www.religarehomeloans.com)

### How a query/complaint should be made?

A Query or a complaint can be raised through any of the established customer service channels mentioned above. While lodging a query / complaint through these channels, one must ensure to provide loan related details for identification of records i.e. **Loan Account Number (LAN)**, complete query/complaint details, valid contact information along with email ID and Product Details. Once the customer loan account details are validated, customer service team will investigate and resolve respective query/complaint to the best of their ability. In case of incomplete loan details received from customer, the respective query or complaint will not be logged in for further investigation and resolution. A response intimating the customer of the insufficiency will be sent.

### When to expect a reply?

1-Each customer complaint being unique in nature, can take approximately 30 days for a detailed response to respective customer query or complaint. Once a query or a complaint is registered with customer service an automated email response along with a unique reference number will be sent to the customer. While the concerned team works on the query / complaint towards resolution, an interim response intimating the actual time that will be taken to resolve the issue will be sent to the customer.

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In case of non-email id customer, acknowledgement containing the name & designation shall be shared via letter.

2- If the Customer does not receive any response from the company within 30 days or is dissatisfied with the response received, s/he may escalate the matter to **Grievance Redressal Officer (GRO)** appointed by the company and write an email/call as per the details mentioned hereunder.

<b>Business Segment</b>	<b>Grievance Redressal Officer</b>	<b>Contact No.</b>	<b>Email Id</b>
Sr. Manager – Product and Strategy	Mr. Akshay Goel	9819649424	goel.akshay@religare.com <a href="mailto:customerservice@religare.com">customerservice@religare.com</a>

Customer can further escalate the matter to the next level of escalation, the **Chief Business Officer**, Mr. Rahul Mehrotra at [cbo.rhdfl@religare.com](mailto:cbo.rhdfl@religare.com) or [rahul.mehrotra@religare.com](mailto:rahul.mehrotra@religare.com).

### Whom to approach in case of an escalation?

The customer must check for the status of the complaint resolution at any of the channels mentioned above, if the resolution is not received and the designated time has elapsed then other than the above mentioned escalation authority, may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints in Online mode at the link <https://grids.nhbonline.org.in>

OR in offline mode by post, in prescribed format available at link <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%9393Physical-Mode.pdf>, to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.