

**GRIEVANCE REDRESSAL MECHANISM:**

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

**I. Registration of Complaints:**

- a. Branch - Customers can visit the branch office for registration of their grievances in form of a written complaint;
  - b. Email :Customers can send their grievance through email at : [wecare@hfs.in](mailto:wecare@hfs.in)
  - c. Letters: Customer can write to: Customer Service, Hiranandani Financial Services Private Limited, 9<sup>th</sup> Floor, Sigma Building, Technology Street, Hiranandani Business Park, Powai, Mumbai- 400076.
- Customers shall ensure that they quote their application number or loan account number in every correspondence with the Company regarding their complaint.
  - Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

**II. Resolution Process :**

- On receipt of complaint, the Company shall, within reasonable time, send an acknowledgement of the same to the complainant. All the complaints received shall be recorded and subsequently the nature and mode of its resolution also will be tracked and updated.
- The officer shall ensure that closure of complaints in records is updated post resolution of complaint.
- The Grievance Redressal Officer shall conduct effective monitoring of the complaint status to ensure that the complaints are resolved within 30 days of receipt of complaint.
- If any case Company needs additional time, the Company will inform the customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

### III. Escalation Matrix

If a customer is not satisfied with the resolution provided by the Company in the specified period above, the customer can escalate the issue to:

Grievance Redressal Officer & Nodal Officer  
Mr. Dheeraj Mittal  
Hiranandani Financial Services Private Limited  
9<sup>th</sup> Floor, Sigma Building, Technology Street,  
Hiranandani Business Park,  
Powai, Mumbai - 400076.  
Telephone No.: 022 6209 3488  
Email – dheeraj.mittal@hfs.in

In case a grievance / complaint is not resolved within a period of 30 Days, the customer may further appeal to:

Department of Non-Banking Supervision,  
The Reserve Bank of India, Mumbai Regional Office,  
3rd Floor, RBI Building, Opposite Mumbai Central Railway Station,  
Byculla, Mumbai – 400008  
Telephone No.: 022 2308 4121  
Fax No.: 022 2302 2011  
Email: [dnbsmro@rbi.org.in](mailto:dnbsmro@rbi.org.in)

#### **DISPLAY OF INFORMATION:**

The Company shall, at all places from where it conducts business shall prominently display the details of the Grievance Redressal mechanism as well as the details of the Regional Office of the Reserve Bank of India under whose jurisdiction the Company is registered. Relevant extract of Grievance redressal Mechanism for display at branches is enclosed as Annexure-1.

#### **OMBUDSMAN SCHEME:**

The Company has adopted the Reserve Bank - Integrated Ombudsman Scheme, 2021 as notified by RBI on November 12, 2021.

If the customer does not receive any reply from HFS within one month of date of Complaint or is not satisfied with the response provided by HFS, he/she can file a complaint with the Ombudsman under the Reserve Bank - Integrated Ombudsman Scheme, 2021 (“**the scheme**”), not later than one year from date of receipt of response.

HFS has appointed Principal Nodal Officer & Nodal Officers for various regions, who shall be responsible for representing HFS and furnishing information to the Ombudsman in respect of complaints filed against HFS.

HFS shall prominently display the Scheme, Salient features of the Scheme (Annexure 2) and details of the Principal Nodal Officer & Nodal Officers appointed by the Company and the Ombudsman to whom the complaints are to be made by the Customer (Annexure 3) at all branches from where it conducts business and also on the website of the Company.

**MONITORING AND REVIEW:**

The Grievance Redressal Officer shall ensure effective monitoring of the complaints and their resolution, and undertake necessary amendments to the Grievance Redressal Mechanism to make the process more efficient. The Company shall ensure periodic review of the Grievance Redressal Mechanism to ensure efficient and effective functioning of the same.

**REVIEW OF GRIEVANCE REDRESSAL POLICY:**

This Grievance Redressal Policy of the Company will be reviewed by the Board on recommendation of Grievance Redressal Officer on an annual basis for necessary changes required for enhancing the transparency and ethical standing of the organization, while also accommodating relevant regulatory amendments.