

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 nearest 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
 - c. Letters: Customer can write to: Hiranandani Financial Services Private Limited - Customer Service unit, First Floor, 102, Tiffany Building, Hiranandani Estate, Ghodbunder Road, Thane West, Thane – 400607
 - d. Website: Customer can register their complaint through website under Customer Service tab.
 - e. Helpline: Customer can contact us at 8655830249 during working hours.
- 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.
- Company shall update/rectify credit information within 21 days and in case the delay is attributable to the Company, Company shall compensate Customer as per extant guidelines
- 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

Level	Channel	Contact Details
Level I	Customer Support	To register Complaint, Query or Request the customer may: Email: wecare@hfs.in Branch / Office: Visit the nearest branch and submit a written request. Visit at https://hfs.in/locate-us/ to locate the nearest branch. Website: https://hfs.in/customer-service Helpline Number: 8655830249 Letter: Hiranandani Financial Services - Customer Service Unit First Floor 102, Tiffany Building Hiranandani Estate, Ghodbunder Road Thane West, Thane – 400607
Level II	Grievance Redressal Officer (GRO)	Escalation Criteria: If customer grievance is not resolved at Level I, he/she can reach out to Grievance Redressal Officer Name: Dheeraj Mittal Designation: Grievance Redressal Officer Email: gro@hfs.in Phone: 022-6209 3488 Address: 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra
Level III	PRINCIPAL NODAL OFFICER (PNO)	Escalation Criteria: In case customer is not satisfied with the resolution provided by Grievance Redressal officer, he/she may escalate the same to Principal Nodal officer Name: Balan Santosh Parthasarathy Designation: Principal Nodal Officer Email: pno@hfs.in Phone: 022-6209 3477 Address: 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra
Level IV	RBI Complaint Management System as per the RBI Integrated Ombudsman scheme.	In case, customer is not satisfied with the decision / resolution provided by the Company or have not received any response within a period of 30 days from the date of receiving the complaint, the customer can lodge a complaint over the Complaint Management System (CMS) portal (https://cms.rbi.org.in/) or send a physical complaint to “Centralized Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh - 160017” Email: crpc@rbi.org.in Toll-free no: #14448
Complaints Related to Insurance - Corporate Agency		Insurance Regulatory and Development Authority of India (IRDAI) Department: Policyholder’s Protection & Grievance Redressal Department – Grievance Redressal Cell General Manager Address: Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032 Email: complaints@irdai.gov.in Bima Bharosa Portal: IRDAI Portal Toll-Free Contact: 155255 or 1800-4254-732