

## **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](mailto:wecare@hfs.in)
- c. Letters: Customer can write to: Customer Service unit, Hiranandani Financial Services Private Limited, 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.
  - 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	Contact Details
Level I	<p><b>Customer Support</b>            Email: <a href="mailto:wecare@hfs.in">wecare@hfs.in</a>            Website: <a href="https://hfs.in/">https://hfs.in/</a></p>
Level II	<p><b>Escalation Criteria:</b> If customer grievance is not resolved at Level I, he/she can reach out to Grievance Redressal Officer</p> <p><b>Name:</b> Dheeraj Mittal  <b>Designation:</b> Grievance Redressal Officer  <b>Email:</b> <a href="mailto:gro@hfs.in">gro@hfs.in</a>  <b>Phone:</b> 022-6209 3488  <b>Address:</b> 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra</p>
Level III	<p><b>Escalation Criteria:</b> In case customer is not satisfied with the resolution provided by Grievance Redressal officer, he/she may escalate the same to Principal Nodal officer</p> <p><b>Name:</b> Meenu Gupta  <b>Designation:</b> Principal Nodal Officer  <b>Email:</b> <a href="mailto:pno@hfs.in">pno@hfs.in</a>  <b>Phone:</b> 022-6209 3477  <b>Address:</b> 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra</p>
Level IV	<p>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, customer may approach the Ombudsman at <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> and toll free no – 14448</p>
Complaints Related to Insurance - Corporate Agency	<p><b>Insurance Regulatory and Development Authority of India (IRDAI)</b>  <b>Department:</b> Policyholder's Protection &amp; Grievance Redressal Department - Grievance Redressal Cell  <b>General Manager</b>  <b>Address:</b> Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032  <b>Email:</b> <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>  <b>Bima Bharosa Portal:</b> <a href="#">IRDAI Portal</a>  <b>Toll-Free Contact:</b> 155255 or 1800-4254-732</p>

