

Grievance Redressal Policy

1. INTRODUCTION:

We at ROHA HOUSING FINANCE PRIVATE LIMITED (RHFPL) committed to a high standard of corporate behaviour and good governance, considering the same we always endeavour to provide our services in a fair and transparent manner by adopting highest standard of professionalism, honesty, integrity and ethical behaviour. Our company also wants to develop a culture where it is safe for all stakeholders to raise concern about any unacceptable practise or behaviour.

As a part of best corporate practises and pursuant to provisions of National Housing Bank Regulations, Roha Housing Finance Private Limited has prepared "Grievances Redressal Policy" and same has been approved and adopted by the Board of Directors of the company at its meeting held on 20th December 2017.

2. OBJECTIVE:

- a. To promote good and fair practice by setting minimum standard in dealing with customers.
- b. To provide full information and knowledge to customer regarding the products and services offered by the company so as to enable them to take informed decision.
- c. Quick and effective handling of complaint as well as prompt corrective and preventive actions to improve process that are essential to provide excellent customer services.

3. MODES OF RAISING COMPLAINT:

The customers may raise their complaint in writing, orally, electronically, through website or over telephone.

a. Walk in at Branch/Call at branch:

All branches will have Customer "Complaint and Grievances Registers" and Complaint Boxes. The customer may approach Branch Customer Service to register a complaint in the register or drop their complaint in complaint boxes during the working hours from 10:00 A.M to 6:00 P.M. Also, written complaints may be sent by post /courier at the braches, head office or registered office of the Company. RHFPL will respond to customer complaint within 15 working days. Customer may address their complaint on grievances@rohagroup.com.

b. Mail to Nodal Officer:

- If customers are still not satisfied with the resolution received, or if they don't receive any response within 15 working days, customer can write a mail to Chief Grievance Redressal Officer Mr. Sachin Arora at GRO@rohagroup.com

- If the customers are not satisfied or do not receive any reply even from the Chief Grievance Redressal Officer, he/she may prefer an appeal to the Chairman and Managing Director being the Nodal Officer of the company within period of 30 days from the date of decision intimated to the customer/appellant:-

**CEO and Managing Director,
Roha Housing Finance Private Limited,
Unit no.710, B wing,
7th Floor, Kanakia Wall Street,
Chakala, Andheri Kurla Road,
Andheri east, Mumbai- 400093
Telephone: 022 62634600
Email Id: ceo.hf@rohagroup.com**

After examining the matter, we shall send the customer our final response or explain why it needs more time to respond and shall endeavor to do so within 15 working days.

Note: This Grievance Redressal Machinery will also deal with the issue relating to services provided to the outsourced agency.

**c. Grievance Registration & Information database System (GRIDS),
National Housing Bank:**

In case you do not receive response from the company within reasonable time or are dissatisfied with the response received, you may directly approach the regulatory authority of Housing Finance Companies at Redressal Cell of National Housing Bank by lodging "**online complaint**" through Grievance Registration & Information database System (GRIDS) using the link at NHB's website: <https://grids.nhbonline.org.in>

Or

you may submit your "**complaint in writing**" to the NHB in prescribed format available at the link:

<http://nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf>

And/or send it to the below mentioned address:

National Housing Bank,
Complaint Redressal Cell,
Department of Regulation and
Supervision, Core - 5A, India Habitat
Centre, Lodhi Road,
New Delhi - 110 003

4. REVIEW:

The board of RHFPL will periodically review the policy and functioning of the grievances redressal mechanism. The Company will abide by all guidelines, directives, instructions and advices of National Housing Bank as will be in force from time to time. The contents in this document shall be read in conjunction with these guidelines, directives, instructions and advices.

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