

ROHA HOUSING FINANCE PVT. LTD

Grievance Redressal Policy

(As Reviewed by Board of Director on August 22, 2023)

Version-IV

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| Approved by Board On | 16-05-2019 |
| Reviewed by Board On | 27-06-2020 |
| Reviewed by Board On | 17-06-2021 |
| Reviewed by Board On | 24-06-2022 |
| Reviewed by Board On | 22-08-2023 |

1. INTRODUCTION:

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

As a part of best corporate practices and pursuant to provisions of National Housing Bank Regulations, Roha Housing Finance Private Limited has prepared “Grievances Redressal Policy” and same was been approved and adopted by the Board of Directors of the company at their meeting held on June 27, 2020.

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 branches, 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. Mrinal Agarwal 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 / Managing Director,
Roha Housing Finance Private Limited,
Unit No. 1117 & 1118, 11th Floor,
World Trade Tower, Sector – 16,
Noida – 201301
Telephone: 120 6877600
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 at 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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