

ROHA HOUSING FINANCE PVT. LTD.

Grievance Redressal Policy

(As Reviewed by the Board of Director on September 30, 2024)

Version-V

Approved by Board On	16-05-2019
Reviewed by Board On	27-06-2020
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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 **Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021** as issued by Reserve Bank of India (RBI), RHFPL has prepared “Grievances Redressal Policy” and the same was 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 standards 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 compliant as well as prompt corrective and preventive actions to improve process that are essential to provide excellent customer services.

Customer complaints constitute an important feedback mechanism and if handled strategically can help to lead to continuous improvement in the entire administration of the Company. This policy document is one of the steps towards customer servicing and aims to provide a mechanism to ensure prompt redressal of customer/outsourced agency’s complaints and grievances. The Company’s Grievance Redressal policy follows the following principles:

1. Any person who has availed a loan from RHFPL and therefore is a customer is covered under this policy.
2. Any agency who is/has rendered services to RHFPL is covered under this Policy.
3. Complaints received by the Company are dealt with courtesy and in a timely manner.

3. MODES OF RAISING COMPLAINT:

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

Any customer having a grievance/ complaint/ feedback with respect to the product and services offered by RHFPL may write to the Company’s Customer Service Department through any of the following channels:

- **Call at** 1800 266 2111
- **Email ID:** customerservice@rohahousing.com/ grievances@rohahousing.com
- **You may write a letter at the address-** Roha Housing Finance Private Limited,
- A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301
- **Website:** www.rohahousing.com

➤ **How a complaint should be made:**

In order to resolve queries and complaints/ grievances, the Company has laid down the following Grievance Redressal Mechanism.

Level 1: Modes of Raising Complaint: A customer may raise complaint in writing, orally, electronically or over telephone:

Complaint in Person	A complaint register is available at the branches. A customer can record his /her grievances therein. A customer can also drop his/her complaint in complaint boxes during the working hours from 10:00 A.M to 6:00 P.M.
Call us	Complaints can also be logged at Call Centre on toll free number of the company at 1800 266 2111
Emails	customerservice@rohahousing.com / grievances@rohahousing.com
Write to us	Customer care Cell, Roha Housing Finance Private Limited, A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301
Website	www.rohahousing.com Complaints can also be lodged on our website by filing up the application form available on our website.

At this level, a complaint is expected to be responded within 7 working days of receipt of complaint.

Level 2:

If the resolution of complaint provided at level 1 does not meet expectation or response is not received within the defined timescales, such complaints may be escalated to the Grievance Redressal Officer (GRO) of the Company at the below mentioned details:

Name: Mr. Mrinal Agarwal (Grievance Redressal Officer)
Email ID: GRO@rohahousing.com
Contact No: 18002662111
Address: Roha Housing Finance Private Limited,
A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301

On registration of a complaint, the Grievance Redressal Officer (GRO) shall provide acknowledgement/response within seven working days to the complainant along with unique complaint identification number and request the complainant to use the number in all future conversation and correspondence. The acknowledgment letter shall contain the name and designation of official who will deal with the grievance. If the complaint is relayed over the phone at company's helpdesk or customer service number, the customer shall be provided with complaint reference number and be kept informed of the progress within a reasonable period. After examining the matter, the company shall send the customer its final response within a maximum of 30 days. If more time is required, in the interim, the company will inform the expected timeline to such customer, and he/ she should be informed how to take his/ her complaint further if he/ she is still not satisfied.

Level 3:

If the customers are not satisfied or do not receive any reply even from the Grievance Redressal Officer, he/she may prefer an appeal to the Managing Director & Chief Executive Officer (MD & CEO) of the Company within a period of 30 days from the date of decision intimated to the customer/appellant at the below mentioned details:

Mr. Sunil Kapoor
Managing Director and Chief Executive Officer
Roha Housing Finance Private Limited
A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301

Email: ceo.hf@rohahousing.com

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

- In case, a complaint is not redressed or the customer is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of the National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline/ physical mode by post, to the following address:

The Complaint Redressal Cell,
Department of Regulation and Supervision,
National Housing Bank,
4th Floor, Core- 5A, India Habitat Centre,
Lodhi Road, New Delhi-110003

4. REVIEW:

The board of RHFPL will annually review the policy and functioning of the grievances Redressal mechanism. The Company will abide by all guidelines, directives, instructions and advices of Reserve Bank of India/ 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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