

Truhome Finance Limited

(formerly Shriram Housing Finance Limited)

Grievance Redressal Policy & Mechanism

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A. Objective & Scope:

Objective

- a. All concerns / complaints raised by Customers are resolved in effective and timely manner, leading to their satisfaction;
- b. Through Customers' feedback, we are able to improve our processes and products;
- c. In an event that the Customer is not satisfied with the resolution provided to him, he can escalate the issue to higher level in the organization.

Scope

- a. This document aims to describe internal policy for handling Customer complaints. It describes various channels for lodging the complaint, obtaining solutions from the concerned department and responding Customers with the solution within the committed time period.
- b. In-house Training to staff for handling customer queries effectively.

B. Machinery for handling complaints / queries:

Customer Service Team & Committee

- a. Evaluate feedback on quality of customer service received.
- b. Ensure compliance of all regulatory instructions regarding customer service.
- c. Consider unresolved complaints/grievances; submit report on its performance to the board at quarterly intervals

Grievance Redressal Officer and other designated officials to handle complaints and grievances

- a. Responsible for the implementation of customer service and complaint handling for the entire company.
- b. Regular Review & Due Compliance of the Policy

C. Mandatory Display Requirements:

- a. Appropriate arrangement for receiving complaints and suggestions - Online and Offline Platforms - Mobile App / Call Centre / E-mail & Branch Visit.
- b. The name, address and contact number of Grievance Redressal Officer(s) - Printed on Sanction Letter / MITC / Website / Branch Display Boards.
- c. Contact details of HFC Ombudsman - Printed on Sanction Letter / MITC / Website / Branch Display Boards.
- d. Code of HFC's commitments to customers/Fair Practice code - Printed on Sanction Letter / MITC / Website / Branch Display Boards.

D. Contact Points for Raising-Complaint / Queries

- a. Call Centre 1800-102-4345
- b. E-Mail contact@truhomefinance.in
- c. Branch Visit
- d. Truhome Finance Limited Mobile App - Available on Google Play Store
- e. Grievance Redressal Officer and NHB

E. Complaints / Queries Treatment & Resolution

MIS - Maintaining MIS for:

- Record
- Follow-up
- Closure of queries

Internal Customer Service Helpdesk:

For routing the complaints / queries to the concerned department i.e. OPS, Collections and other functions for timely closure.

TAT Monitoring

Weekly review of open queries by Customer Service Executives with their respective location and Customer Service Head to ensure closure of the queries/complaints within defined timelines.

The Company shall endeavour to resolve the Grievance **within 21 days** of receiving the grievance.

Communicating Customer

Communicating customer on closure of queries/resolution by phone calls at their registered contact no. and via email registered with us

F. Escalation & Grievance Redressal Matrix:

Level / Authorities:

- Branch Customer Service Executive
- Location / Regional Head
- Customer Service Head
- Grievance Redressal Officer
- Regulator- NHB

Escalation Matrix defined for:

- Timely Review
- Providing Quick TAT
- Review and Re-designing Processes in line with better processes and customer satisfaction

G. Grievances Redressal Mechanism

In a rare event of customer not being satisfied with the services of Truhome Finance Limited or through its DSA/recovery agents, customer may prefer to submit your grievances or queries, through the following channels of communication:

- Branch - Make a Complaint to respective Branch Head and it shall be recorded in Complaint Register.
- Call Toll Free No. - 1800-102-4345
- Email - contact@truhomefinance.in
- Letter: Truhome Finance Limited, Level 3, East Wing, Wockhardt Towers, Bandra Kurla Complex, Mumbai 400051

Truhome Finance Limited will make available facilities at each of its branches and offices for the customers to lodge and/or submit their complaints or grievances, if any. In case customers are not satisfied with the initial response to complaint, from the Company, they may escalate your concerns as per the below mentioned escalation Matrix.

Truhome Finance Limited shall ensure that the redressal of grievances of persons with disabilities is also covered under the Grievance Redressal Mechanism as set up under this policy. Further, this Grievance Redressal Mechanism as set up under this policy will also deal with the issue relating to services provided by the outsourced agency/ies.

Escalation Matrix:

a) **Escalation 1:** In case you are not satisfied with the response from the Company's Customer Service or the above channels, you can write to the Head- Customer Service at the following address (Please mention your Loan Account Number and Contact Number in the subject line):

Head - Customer Service

- E-mail: escalation@truhomefinance.in
- Phone no.: (022) 268118742
- Address: Truhome Finance Limited, 3rd Floor, C-Wing, Fortune 2000, C-2, G-Block, Bandra Kurla Complex, Mumbai - 400051

b) **Escalation 2:** If you are still not satisfied, you can write to the Grievance Redressal Officer at the following address (Please mention your Loan Account Number and Contact Number in the subject line):

Grievance Redressal Officer

- Ms. Leena Joshi
- Email id: leena.joshi@truhomefinance.in
- Phone no: (022) 42410473
- Address: Truhome Finance Limited Level 3, Wockhardt Towers, East Wing Bandra Kurla Complex, Mumbai - 400051 | Phone - (022) 42410400 | Fax - (022) 42410422 |

At each level of the above escalation matrix, the Company shall endeavour to send the **response within 7 (Seven) working days** of receiving escalation.

c) Escalation to National Housing Bank (NHB):

In case the customer does not receive the response from the Company **within one month** of making the first complaint or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of NHB through the following modes of communication:

Online mode- The complainant may click on following link for registering complaint:
<https://grids.nhbonline.org.in>

Offline Mode- In offline/ physical mode by post, the customer may write in prescribed format available at link <https://nhb.org.in/en/grievance-redressalofficer/> to the following address:

National Housing Bank (Complaint Redressal Cell)

The Grievance Redressal Department

National Housing Bank, 4th Floor, Core 5-A, India Habitat
Centre Lodhi Road, New Delhi - 110 003

H. Training to Staff for Better and Enriched Customer Experience

- Customer On boarding Training
- Product Knowledge Training
- Customer Interaction Training

I. Policy review and updates

This Policy shall be reviewed by the Board at least annually or as and when required by the applicable rules and regulations.

J: Grievance from persons with disabilities

All channels will be available for persons with disability to register their grievance. For walk-in customers, required assistance will be provided by the Customer Service Officer at the Branch. The company shall ensure redressal of grievances of persons with disabilities under the Grievance Redressal Mechanism as explained above.