

Grievances Redressal Mechanism

In a rare event of customer not being satisfied with the services of Truhome Finance Limited (Truhome Finance) 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 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.

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

- Ms. Shweta Bhutani
- 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, East Wing, Wockhardt Towers, 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.