



**GRIEVANCE REDRESSAL PROCEDURE**  
**DMI HOUSING FINANCE PRIVATE LIMITED**

**(Updated on August 26, 2024)**

At DMI Housing Finance Private Limited (“DMIHFC/Company”), we have established a multi-level complaint/grievance redressal mechanism system duly approved by the Board of Directors. The details of the same are mentioned below:

- **Level 1-** At the initial level, the complaint is to be reported to the **Branch Manager** who shall make an entry in the complaint/grievance register along with details of the complaint. The said complaint shall be resolved within **15 days** of receipt of the complaint.
- **Level 2-** If the customer is not satisfied with the response of the Branch Manager to his complaint/grievance, then he can approach the **Grievance Redressal Officer** of the Company. The said complaint/grievance shall be acknowledged/response within 7 days of receipt and the said acknowledgement/response should contain the name and designation of the official who will deal with the grievance and best efforts shall be made to dispose off the complaint/grievance within **30 days** of receipt of the complaint/grievance along with sufficient explanation. The complaint/grievance can be forwarded through e-mail or a letter can be sent to the registered office of the company addressed to the below mentioned official of the Company:

Registered Office:  
Express Building,  
3rd Floor, 9-10,  
Bahadur Shah Zafar Marg,  
New Delhi-110002  
T: +91 11 41204444  
F: +91 11 41204000  
[dmi@dmihousingfinance.in](mailto:dmi@dmihousingfinance.in)  
U65923DL2011PTC216373

<b>Name of Grievance Redressal Officer</b>	Nitish Bhardwaj Regional operations Manager DMI Housing Finance Pvt. Ltd. Express Building, 3 <sup>rd</sup> Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi- 110002
<b>Contact No.</b>	011-49834444
<b>Email Address</b>	dmi@dmihousingfinance.in

- If a complaint has been received in writing from a customer, the Company shall endeavor to send him/ her an acknowledgement/ response within a week. The acknowledgement should contain the name & designation of the official who will deal with the grievance
- If the complaint is relayed over phone at the Company’s designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.
- After examining the matter, the Company shall send the customer its final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of a complaint.



**Level 3-** If the customer is not satisfied with the response of the Grievance Redressal Officer then he can approach the **Business Head of the Company**. The said complaint/grievance shall be resolved within **30 days** of receipt of the complaint/grievance along with sufficient explanation if the query cannot be resolved. The complaint/grievance can be forwarded through email at [dmi@dmihousingfinance.in](mailto:dmi@dmihousingfinance.in) or a letter can be sent to the registered office of the company.

In case the customer is dissatisfied with the response received from the Company or did not receive any response from the Company within the above said time-limit (i.e. 30 days), the customer may approach the **Complaint Redressal Cell of National Housing Bank (NHB) for HFCs**, by lodging the customer complaints in online mode at the link: <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at NHB website link: [https://grids.nhbonline.org.in/\(S\(itta2dmiq3unhhqmtrgj1era\)\)/Complainant/Default](https://grids.nhbonline.org.in/(S(itta2dmiq3unhhqmtrgj1era))/Complainant/Default), send to the following address:-

**Registered Office:**  
Express Building,  
3rd Floor, 9-10,  
Bahadur Shah Zafar Marg,  
New Delhi-110002  
T: +91 11 41204444  
F: +91 11 41204000  
[dmi@dmihousingfinance.in](mailto:dmi@dmihousingfinance.in)  
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**To Complaint Redressal Cell:**

- o Department of Regulation and Supervision,
- o National Housing Bank ( NHB),
- o 4th Floor, Core 5-A, India Habitat Centre,
- o Lodhi Road, New Delhi – 110003.
- o Website : <https://grids.nhbonline.org.in>

It is further informed that in accordance with the RBI Master Directions and DMI HFC's Model code of Conduct for DSAs the aforesaid grievance redressal machinery of the Company shall also deal with the issues relating to services provided by the out-sourced agency.

The said Grievance Redressal Mechanism System (e-mail id and other contact details at which the complaints can be lodged, turnaround time for resolving the issue, matrix for escalation, etc.) has been duly displayed outside every branch, corporate/regd.office and the website of the Company.