

GRIEVANCE REDRESSAL PROCEDURE
DMI HOUSING FINANCE PRIVATE LIMITED

(Updated on June 30, 2021)

At DMI Housing Finance Private Limited (“DMI HFC”), we have established a three-level complaint/grievance redressal mechanism system pursuant to Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 (“RBI Directions”) duly approved by the Board of Directors and mentioned below:

- **Level 1-** At the initial level, the complaint is to be reported to the **Branch Manager** of the respective branch where the account is being opened. The Branch Manager 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 official 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 email at dmi@dmihousingfinance.in or a letter can be sent to the registered office of the company addressed to the below mentioned official of the company:
 - Mr. Sahib Pahwa
 - Grievance Redressal Officer/Compliance Officer
 - DMI Housing Finance Pvt. Ltd.
 - Express Building, 3rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002
 - Phone-011- 49834444
- If the complaint is relayed over phone at HFC’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, an HFC shall send the customer its final response or explain why it needs more time to respond and shall endeavour 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 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: <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf>, send to the following address:-

- **To Complaint Redressal Cell,**
- Department of Regulation and Supervision,
- National Housing Bank (NHB),
- 4th Floor, Core 5-A, India Habitat Centre,
- Lodhi Road, New Delhi – 110003.
- Email : crccell@nhb.org.in

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
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It is further informed that in accordance with the said RBI 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 outsourced 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 @ <https://www.dmihousingfinance.in/policy.php>