

GRIEVANCE REDRESSAL FLOWCHART

DMI Housing Finance Private Limited

[Level 1: Customer Care]

(Phone / Email / Mobile App / Customer Portal / Branch Walk-in)

↓ (Unresolved within 7 working days)

[Level 2: First Internal Escalation]

(Mr. Rochit Goel, AVP – Operations)

↓ (Unresolved within 7 working days of escalation)

[Level 3: Grievance Redressal Officer]

(Mr. Rohan Upadhyay – Final Internal Escalation)

↓ (Total 30 days elapsed / unsatisfied)

[Level 4: External Regulator]

(National Housing Bank – GRIDS Portal)

1. Level 1: Customer Care

- **Who to approach:** Customer Care Executive / Branch Office
- **Typical Channels:** Phone 011-66107107 (10:00 AM–5:30 PM, excl. holidays); Email customercare@dmihousingfinance.in; Mobile App and Customer Portal (existing customers); walk-in at nearest branch
- **Standard Resolution Time (TAT):** Acknowledgement with complaint reference number within 7 days; phone complaints also receive a reference number and progress updates
- **Action:** Complaint reference number generated for tracking; customer is advised sharing loan details and issue description for quick redressal

2. Level 2: First Internal Escalation

- **Who to approach:** Mr. Rochit Goel, AVP – Operations
- **Trigger:** No response within 7 working days of Level 1, or dissatisfied with the resolution provided
- **Channel:** Email rochit.goel1@dmihousingfinance.in — 2nd Floor, MBD House, Gulab Bhawan, 6 Bahadur Shah Zafar Marg, I.P. Estate, New Delhi – 110002
- **Standard Resolution Time (TAT):** Endeavour to resolve within 7 working days; an interim response is sent if more time is needed

3. Level 3: Grievance Redressal Officer (Final Internal Escalation)

- **Who to approach:** Mr. Rohan Upadhyay, Grievance Redressal Officer
- **Trigger:** Not resolved under Levels 1 & 2, or customer remains dissatisfied — escalate after 7 working days from Level 2
- **Channels:** Email dmi@dmihousingfinance.in; Phone 011-69223700; same registered address as above
- **Standard Resolution Time (TAT):** Final response, or a reasoned explanation for delay, within a maximum of 30 days from the date the complaint was first raised

4. Level 4: External Regulatory Authority (NHB)

- **Who to approach:** National Housing Bank, Complaint Redressal Department
- **Trigger:** No response within 30 days, or complaint not resolved to the customer's satisfaction
- **Channels to File:** Online — NHB GRIDS Portal: grids.nhbonline.org.in
- Offline — prescribed complaint form by post/courier to National Housing Bank, Department of Regulation and Supervision, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003
- Email: rcell@nhb.org.in