DMI HOUSING FINANCE

GRIEVANCE REDRESSAL POLICY

(Updated on 15/07/2026)

DMI Housing Finance Private Limited ("the Company" or "DMI HFC"), believes in providing efficient and prompt service to its customers. With a view to serving our customers, the company has come up with this Grievance Redressal Policy (said policy).

This Policy also explicitly governs the resolution of customer complaints or grievances arising from services provided under any outsourced arrangements, including Direct Selling Agents (DSAs) and third-party vendors.

The Company also ensures that persons with disabilities (PwDs) face no discrimination during any stage of the loan application, account servicing, or grievance redressal. All communication, grievance filing channels, and branch-level escalations shall be maintained to be fully accessible to PwDs. This policy is Board-approved, aligned with the Fair Practices Code (FPC) of the Company, and compliant with applicable regulatory directions issued by the Reserve Bank of India (RBI) and the National Housing Bank (NHB).

Objectives

- To establish a structured mechanism for the prompt redressal of customer complaints.
- To adhere strictly to the Fair Practices Code and ensure transparency integrity, and fairness in dealings with the customers.
- To ensure oversight and accountability for grievance handling across all administrative and operational levels.
- To safeguard customer rights in line with regulatory requirements.

Governance and Board Oversight

- The Board of Directors shall approve this policy and review its implementation at periodic intervals.
- A consolidated report on complaints received, resolved and pending, shall be placed before the Board on a regular basis.
- The policy shall be reviewed annually or earlier if required by regulatory changes.

Grievance Redressal Mechanism (GRM)

Level 1 – Customer Care

Customers may register their complaint through any of the following channels:

- Phone: 011-66107107 (10:00 AM to 05:30 PM, excluding holidays); or

- Email: customercare@dmihousingfinance.in; or
- Mobile App (Existing Customers): https://play.google.com/store/apps/details?id=com.finance.customerapp
- Customer Portal (Existing Customers): https://customerportal.dmihousingfinance.in/login
- Walk-in: At the nearest branch office.

An acknowledgement/response with a complaint reference number will be sent within a week, mentioning the name & designation of the officer handling the grievance.

If the complaint is made over the customer care phone number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period.

Level 2 – (First Internal Escalation)

If the customer does not receive any response within 7 working days from lodging the complaint at Level 1, or is dissatisfied with the resolution provided, the customer may escalate the matter to:

Mr. Rochit Goel
AVP - Operations
DMI Housing Finance Pvt. Ltd.
2nd Floor MBD House, Gulab Bhawan, 6, Bahadur Shah Zafar Marg, I.P. Estate, Central Delhi, New Delhi, Delhi, India, 110002
Email: rochit.goel1@dmihousingfinance.in

Level 3 – Grievance Redressal Officer (Final Internal Escalation)

If the complaint is not resolved within above mentioned timelines under Level 1 & 2, or if the customer is not satisfied with the resolution, then the Customer after 7 working days of making escalation to Level 2, may escalate the matter to the Company's Grievance Redressal Officer:

Mr. Rohan Upadhyay
Grievance Redressal Officer
DMI Housing Finance Pvt. Ltd.
2nd Floor MBD House, Gulab Bhawan, 6, Bahadur Shah Zafar Marg, I.P. Estate, Central Delhi, New Delhi, Delhi, India, 110002
Email: dmi@dmihousingfinance.in
Phone: 011 – 69223700

Key Operational Guidelines:

- It is advised to customers to provide Loan details and customer issue in detail for quick redressal. We assure you that your complaint will be investigated at the earliest.
- Complaints will be resolved at the earliest possible time. The Company will endeavour to resolve the complaint within 7 working days at each level of escalation. Where additional time is required, an interim response will be sent to the customer indicating the expected timeline for resolution. In any case, the Company shall send its final response, or an explanation of why more time is needed within a maximum of 30 days from the date when the complaint was first raised.
- After examining the matter, the Company shall send the customer its final response or, if more time is required, provide an explanation for the delay. In all cases, a response shall be provided within 30 days from the date when the complaint was first raised. If the customer remains unsatisfied with the response, or if the complaint is not resolved within 30 days, the customer may escalate the matter to the National Housing Bank (NHB).

Level 4 - External Escalation

In case the customer does not receive response from the company within a period of one month or the complaint has not been resolved to their satisfaction, they can also approach the Complaint Redressal Department of National Housing Bank by lodging its complaints in Online mode at the link: https://grids.nhbonline.org.in/

OR in offline mode by post, in prescribed format available at link: https://www.nhb.org.in/wp-content/uploads/2024/04/complaint-form-_-English.pdf

They may fill and send the form along with letters or enclosures, if any, by post or courier to the following address:

National Housing Bank
Department of Regulation and Supervision,
Core 5A, India Habitat Centre,
Lodhi Road, New Delhi – 110 003.

Emai ID: crcell@nhb.org.in

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/registered office and the website of the Company.