

FAMILY HOME FINANCE PRIVATE LIMITED

GRIEVANCE REDRESSAL POLICY

Adopted/ Amendment	Board Meeting Date(s)	Version No.
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Amendment of the Policy	September 06, 2022	1.1
Amendment of the Policy	December 04, 2023	1.2
Amendment of the Policy	August 01, 2024	1.3
Amendment of the Policy	July 25, 2025	1.4
Amendment of the Policy	January 20, 2026	1.5
Amendment of the Policy	April 30, 2026	1.6

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Contents

1. INTRODUCTION3

2. DEFINITION3

3. OBJECTIVE OF THE POLICY:.....4

4. GRIEVANCE REDRESSAL MECHANISM4

5. REPORTING TO THE BOARD5

6. REVIEW AND AMENDMENTS:.....6

1. INTRODUCTION:

Family Home Finance Private Limited ("**Company**" or "**FHFPL**") is a Housing Finance Company and is in a business of providing secured lending products through Co-lending, Strategic partnership, Securitization and Direct Assignment model with channel partners. Accordingly, the Company has formulated this Grievance Redressal Policy to ensure prompt redressal of consumer complaints and grievances with an aim to reducing consumer dissatisfaction and minimizing instances of consumer complaints and grievances through proper service delivery channels and to review the grievance redressal mechanism of the Company. Further, it is imperative for any financial services player to ensure that customer service and satisfaction are of prime focus which is an essential component to develop healthy customer relationships in the long run.

As FHFPL, customer service and satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. With this belief and to implement spirit of the Fair Practice Code, the Company has adopted this Grievance Redressal Policy which lays down the grievance redressal mechanism with the approval of the Board.

2. DEFINITION:

- a. "**Act**" means RBI Act, 1934, including all the amendments/ re-enactments/ alterations as issued from time to time.
- b. "**Board**" or "**Board of Directors**" means Board of Directors of Family Home Finance Private Limited.
- c. "**Company**" or "**FHFPL**" means Family Home Finance Private Limited.
- d. "**Grievance/ Complaint**" means any written/ verbal grievance or complaint received related to any of the credit facilities sanctioned by the Company.
- e. "**Directions**" Reserve Bank of India (Housing Finance Companies) Directions, 2025.
- f. "**NHB**" means National Housing Bank.
- g. "**Policy**" means Grievance Redressal Policy of the Company.

Wherever appropriate in this Policy, a singular term shall be construed to mean the plural where necessary and a plural term the singular. Similarly, any masculine term shall also be construed to mean the feminine or any other gender and vice versa.

Words or phrases not defined above or anywhere in this Policy shall have same meaning ascribed to them under the Act or Directions/ Circulars/ Notifications/ Guidelines notified by RBI/NHB from time to time.

3. OBJECTIVE OF THE POLICY:

The objective of this Policy is to ensure prompt redressal of customer complaints and grievances with an aim to minimize the instances of customer complaints and grievances through proper service delivery channels and to review the grievance redressal mechanism of the Company. . The review of grievance redressal mechanism shall help in identifying shortcomings in products and service delivery and other business deliverables leading to customer grievances and complaints.

4. GRIEVANCE REDRESSAL MECHANISM:**Level 1:**

The customer shall raise their Grievances with the Company through following modes –

a. Visiting the registered office -

The customer can lodge their Grievances / Complaints by visiting the registered office of the Company within the regular working hours of 9:00 am to 6:00 pm (Monday to Friday).

b. By way of e-mail and telephone:

A customer may also raise his/ her Complaint through the contact number as mentioned on Company's website or email to Grievance@fhfl.co.in. The complaint should be submitted in the format as specified in "**Annexure-I**" of this Policy.

While raising a grievance, the customers shall necessarily provide Loan Account Number, details of Grievance/ Complaint along with necessary documents, if any, valid phone no. and e-mail id.

When a complaint is received in writing an acknowledgement will be sent to the customer within a week. The acknowledgement should contain the name & designation of the official who will deal with the grievance.

The designated official of the Company will be responsible to satisfactorily resolve the grievance as raised by the customer within the time-lines as indicated in this Policy.

Level 2:

If the customer is not satisfied with the resolution provided by the designated official or his/ her Grievance or Complaint is still unresolved within the stipulated time frame, the customer may escalate to the Grievance Redressal Officer (GRO) of the Company:

Ms. Annu Garg, GRO of the Company

Tel No: +91-22- 022-6754 6518

E-mail id: compliance@fhfl.co.in

After examining the grievance(s) as received from the above-mentioned modes, the Company will send final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of complaint and shall inform the customer, mechanism to take the complaint further if he/ she is still not satisfied.

In case customer is having any grievance/ complaints or if they are not satisfied with the services rendered by any service provider engaged by the Company including business correspondent/ partners/ direct selling or marketing agents/ recovery agents by whatever name called he/ she can make use of the above mechanism.

Level 3:

In case the customer does not receive response from the Company within one month from the receipt of complaint or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of NHB through the following modes of communication:

- I. Online Mode - The complainant may click on following link for registering complaint on the following portals:

NHB Portal via. <https://grids.nhbonline.org.in>

CPGRAMS Portal via. <https://pgportal.gov.in/Home/LodgeGrievance>

- II. Offline Mode - In offline/ physical mode by post, the customer may write in prescribed format available at link <https://nhb.org.in/en/grievance-redressal-officer/> to the following address:

To,
Complaint Redressal Cell,
Department of Supervision,
National Housing Bank,
4th Floor, Core 5A, India Habitat Centre,
Lodhi Road, New Delhi 110 003.

The NHB shall endeavour to redress/ resolve the appeals lodged through GRIDS/ CPGRAMS within fifteen (15) days of its receipt. In case of delay, an interim reply along with reason for delay shall be communicated to the appellant by Company/ NHB.

5. REPORTING TO THE BOARD

A periodic report of customer Complaints/ Grievances will be presented to the Board at the quarterly intervals, showing therein total number of grievances received, grievances resolved and status of complaints pending at the Company's end during the quarter.

6. FRAMEWORK FOR UPDATING/ RECTIFYING CREDIT INFORMATION AS SUBMITTED WITH CREDIT INFORMATION COMPANIES (CICs):

The Company shall comply with the Master Direction – Reserve Bank of India (Credit Information Reporting) Directions, 2025 for compensation to customers for delayed updation/ rectification of credit information.

The following mechanism shall apply with respect to resolving the complaint registered for delayed updation/rectification of credit information:

- i) A complainant may request to update the credit information by submitting a writing request/complaint for appropriate correction, addition or otherwise by any of the modes defined under the Grievance Redressal mechanism (defined herein above). On such request the Company shall take steps to update the credit information within thirty (30) days after being requested to do so in co-ordination with Credit Information Companies (CIC) in accordance with the guidelines issued by Reserve Bank of India, from time to time.
- ii) The CI shall forward the corrected particulars of the credit information to the CIC or complainant within a period of twenty-one (21) days from the date when the CI was informed of the inaccuracy in the credit information.
- iii) The CI and the CIC, collectively, an overall limit of thirty (30) days to resolve/ dispose of the complaint. In effect, this would mean that a CI would get twenty-one (21) days and CICs would effectively get the remainder of nine (9) days for complete resolution of the complaint.
- iv) Complainants shall be entitled to a compensation of ₹100 per calendar day from the date of the initial filing of the complaint by the complainant with the Company, in case their complaint is not resolved within a total period of 30 days for CIC (21 days in case of CI) from the date of the initial filing of the complaint by the complainant with a CI/ CIC for updation/ rectification of credit information in accordance to the applicable RBI regulations.
- v) The complainant shall be advised of the action taken on the complaint in all cases, including the cases where the complaint has been rejected. In cases of rejection, the reasons for rejection shall also be provided.
- vi) Where the complaint has been received & registered and there has been a delay in the resolution of the complaint, the Company shall inform the concerned CIC(s) and the complainant after the final resolution, regarding total delay (in calendar days) and the amount of compensation to be paid by the Company and/or CIC(s).
- vii) The compensation amount shall be credited to the bank account of the complainant within five (5) working days of the resolution of the complaint.

The designated officials shall be responsible for handling complaints related to credit information.

7. Feedback Mechanism on resolution of Grievances:

The customers willing to provide their feedback upon closure of a grievance by the Company can do so by sending e-mail at Grievance@fhfl.co. providing their inputs on the following aspects of Grievance Resolution:

Satisfaction with the resolution provided: Overall satisfaction with the resolution provided by the Company and how relevant the resolution was in solving your grievance.

Time taken to resolve the Compliant: Whether the Grievance was solved in a time bound manner by the Company.

Quality of Interaction: How was your overall experience while interacting with the officials of the Company during the grievance redressal process.

Ease of the grievance redressal process: Customers view on the efficiency and effectiveness of the Grievance Redressal Mechanism adopted by the Company in terms of ease in lodging of complaints and the quality of resolution provided.

8. REVIEW AND AMENDMENTS:

The Board reserves the power to review and amend this Policy from time to time. All provisions of this Policy would be subject to revision or amendment in accordance with the applicable law as may be issued by relevant statutory, governmental, or regulatory authorities, from time to time.

In the event of any conflict between the provisions of this Policy and the Act or any other statutory enactments, the provisions of such Act or statutory enactments shall prevail over this Policy.

The Policy shall also be published on the website of the Company.

Annexure – I – “Complaint/ Grievance Form”

Name of the customer/ complainant	
Loan Account Number	
Communication address	
Mobile Number	
Email Address	
Details about the complaint/ grievance	
Attachments, if any	

Note:

- 1. All the fields are mandatory, until specified otherwise***
- 2. The Company shall respond to the customer/ complainant confirming the receipt of grievance/ compliant within the specified timeline***