Grievance Redressal Mechanism

MAMTA HOUSING FINANCE COMPANY PRIVATE LIMITED

Updated : 10.01.2025

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INTRODUCTION

MAMTA HOUSING FINANCE LIMITED (Hereinafter called MHFC) is a Private Limited Company incorporated under Companies Act, 2013 and governed by directives of National Housing Bank. The code has been drafted by the company pursuant to the guidelines issued by National Housing Bank (NHB). The purpose of this document is to define the Grievance Redressal Mechanism of the Company in accordance with National Housing Bank (NHB)/ Reserve Bank of India (RBI) directions for Housing Finance Companies. This is a living document and supposed to be updated on Regular Basis.

Complaints and Grievances Procedures:

a) MHFC has a system and a procedure of receiving, registering and disposing of the complaints and grievances in each of its offices.
b) MHFC's Board has laid down a Grievance Redressal mechanism to resolve the complaints
c) In cases of any Grievances, customer may approach the in charge of Business Location where she/he had his/her account and register the complaint in 'Complaint Register' available with in charge.
d) MHFC would let the customers know where to find the company's procedure of handling the complaints fairly and quickly.
e) If the customer wants to make a complaint he/she would be told:

- ✓ How to do this.
- ✓ Where a complaint can be made.
- ✓ How a complaint should be made.
- ✓ When to expect a reply.
- ✓ Whom to approach for Redressal.
- ✓ What to do if customer is not happy about the outcome.
- ✓ MHFC staff shall help the customer with any question the customer has.

Complaint Registration Channels :

Customers may register complaints through:

- Branch Office
- Landline Number
- Official Email ID
- Company Website
- Written Letter

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The procedure is as following:

a) Customer can lodge his complaint in the complaint register available with the company in the following format:

S.NO.	Date	Applicant's Name & Details	Type of Loan	Loan's Account Number	Location of the Customer	Kind of Complaint	Action taken	Remarks, if any

b) MHFC has also framed Grievance Redressal Committee including the following Officers which are mentioned below for resolving the complaints quickly:

S.No.	Name	Designation
1.	Sarmila S	Associate
2.	Poornima Sivakumar	Junior Associate
3.	Dhara Pathak	Grievance Redressal Officer (GRO)

Level	Contact Person	Responsibility	Resolution Timeline
Level 1	Poornima Sivakumar- Customer Service Executive	Register and resolve customer complaints at the branch level.	Within 7 **working days**
Level 2	Sarmila Selvaraj - Associate	Review unresolved complaints and provide a resolution.	Within 7 **working days**
Level 3	Dhara Pathak - Grievance Redressal Officer (GRO)	Examine complaints not resolved at Levels 1 & 2 and provide a final company response.	Within 7 **working days**
Level 5	National Housing Bank (NHB)	If the complaint is not resolved within **30 days** from the initial complaint or the customer is dissatisfied with the HFC's response, the customer may lodge a complaint with NHB.	As per NHB process

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CONTACT DETAILS

Escalation to National Housing Bank: If the customer is not satisfied with the above response, he/she may appeal to the National Housing Bank (NHB) under whose jurisdiction our company is registered.

Address… ……………………………… **National Housing Bank (NHB)**
Department of Supervision
India Habitat Centre
Core 5A, 3rd Floor, Lodhi Road
New Delhi-110003
Contact… ……………………………… **011-24649031-35**
E-mail ……………………………… **crcell@nhb.org.in**
Fax… ……………………………… **011-24649030**

a) Further, NHB has launched Grievance Registration & Information Database System (GRIDS) to facilitate complaint lodging and its status tracking by the complainants lodged with NHB against Housing Finance Companies. Any Customer can type on the Internet Browser **https:/ /grids.nhbonline.org.in** to lodge the complaint.

GRIEVANCE REDRESSAL FOR OUTSOURCED AGENCY

The abovementioned Grievance Redressal Officer (GRO) shall also act as GRO under Directions on Managing Risks and Code of Conduct in Outsourcing of Financial Services by NBFCs dated November 09, 2017, including amendment thereto, from time to time, issued by the Reserve Banks of India. Further, The Grievance Redressal Process and Matrix as mentioned under this Policy, shall also deal with the issues related to services provided by the outsourced agency.

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