

Aditya Birla Housing Finance Limited

Grievance Redressal Mechanism

In the present competitive scenario, it is of utmost importance to offer best in class customer service for sustainable business model. Customer complaints are an integral part of the business life in any corporate entity.

At ABHFL, Customer service and Customer satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only for customer acquisition, but also to retain and have long-standing partnership with existing ones. ABHFL has come up with a lot of initiatives that are designed to focus on customer experience and an efficient complaints redressal mechanism with a view to providing the best customer experience.

In order to make ABHFL's redressal mechanism more robust we shall ensure adherence to resolve complaints within the company. The Grievance Mechanism shall deal with issues arising out of services provided by any outsourced agency / partner engaged by the Company.

ABHFL is registered with Insurance Regulatory & Development Authority of India ("IRDAI") as a Corporate Agent (Composite), for distribution of Insurance Products. Accordingly, the grievance redressal channels shall also be available for resolving issues related to the insurance distribution undertaken by ABHFL as a licensed corporate agent.

Mechanism to handle customer Queries / Requests/ Complaints

Level 1:

Customers have the below channels to raise any grievance pertaining to our services provided or may want to report any improper misconduct by ABHFL or its representatives

- Call our Customer Service Helpline on 1800-270-7000 (Operational from 9:00 am to 9:00 pm, Monday to Sunday)
- Email us at care.housingfinance@adityabirlacapital.com
- Write to us at the below mentioned address:
Aditya Birla Housing Finance Limited – Customer Service Cell
R Tech Park, 15th Floor, Nirlon Complex, Off Western Express Highway,
Goregaon East, Mumbai- 400 063
- Alternatively, the Customer can also visit the nearest ABHFL branches (Timing- 9.30 am to 6 pm) Except on Holidays – i.e. every 1st & 2nd Saturday, All Sundays & Public Holidays.

Level 2:

If a complaint is received in writing from a customer, ABHFL shall endeavor to acknowledge/ respond within a week. The acknowledgement would contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at ABHFL Customer Service Helpline, the customer will be provided with a complaint number. If the resolution provided by the aforesaid channels are unsatisfactory, the customer may write to:

Ms. Corriena Rub, Head – Grievance Redressal Cell at:
grievance.housingfinance@adityabirlacapital.com

We assure a response within 5 working days.

Level 3:

In the resolution provided by Level 2 above is still unsatisfactory, then the customer may write to the Grievance Redressal Officer ("GRO"). The name and contact details of the GRO who is also the Principal Nodal Officer ("PNO") is as follows:

Ms. Smita Nadkarni

Tel. No.: 08045860159

Email Id: ABHFL.grievancehead@adityabirlacapital.com

Level 4:

If the customer is still not satisfied or the grievance is not redressed within a period of one month, the customer may appeal to the supervisory authority of Housing Finance companies – the National Housing Bank through post, in prescribed format available at below link, at the address given below:

[https://grids.nhbonline.org.in/\(S\(0cixd2l420ampmiuolt4fxz2\)\)/default.aspx](https://grids.nhbonline.org.in/(S(0cixd2l420ampmiuolt4fxz2))/default.aspx)

National Housing Bank

Complaint Redressal Cell

Department of Supervision

National Housing Bank, 4th Floor, Core-5A, India Habitat Centre, Lodhi Road,
New Delhi - 110 003.

The customer may also visit <https://www.nhb.org.in/> (Under the head of Grievance Redressal System lodge a complaint in Physical mode and Online mode(GRIDS))/
<https://grids.nhbonline.org.in>