

**Mahindra Rural Housing Finance Limited
(MRHFL)**

Customer Grievance Redressal Mechanism

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Complainant on boarding process – how a customer can register his/her grievances:

In case of any query, feedback, suggestion or complaint pertaining to the Company's products and services, the Customer can contact the Company through any of the following routes:

1. Visit the nearest MRHFL branch
2. Write to/visit the Corporate Office of MRHFL - situated at Sadhana House, 2nd Floor, Behind Mahindra Towers, 570, P.B. Marg, Worli, Mumbai 400 018. Tel: +91-22-6652 6000, 6642 3800, 2496 3490/92.
3. Telephonic Call: Contact the Company on +91-22-6652 6000
4. In case the Complainant does not receive response from the company within reasonable time or is dissatisfied with the response received, the complainant may submit his/her complaint in writing to National Housing Bank at following address or lodge online through GRIDS using NHB's website <http://nhb.org.in/>

National Housing Bank,
Department of Regulation & Supervision,
(Complaint Redressal Cell),
4th Floor, Core-5A, India Habitat Centre,
Lodhi Road,
New Delhi – 110 003

Query Redressing – how a customer's complaint is addressed and what are the internal guidelines to ensure quick resolution

The Company receives the complaints and requests either through the telephonic communication to the Branch or Regional Offices of the Company, also by personal visit by the customer to the company's Branch offices.

A Grievances Redressal Cell has been constituted at Head Office (HO) of the Company. All customer grievances letters received at HO or Branch / Region are logged / tracked and a suitable communication/decision is to be sent to customer within 7 days from receipt of the written grievances under intimation to the branch /region.

The customer can contact the Company through the channels mentioned below:

- Telephone / Letters / Walk-in / By e-mail
- The customers' grievances are also received via SMS on the mobile numbers of the Company's Territory Managers and Customer Managers given to customers.

The respective State Heads, Territory Manager, Customer managers takes note of the details and provides the solution for the query/ complaint/ feedback.

Telephonic query/ complaints are attended and the solution is provided immediately or the customer is directed to the concerned department/ branch.

In case of the queries/ complaints received through letters, the same are replied to by the respective branch.

Walk-in customers are attended by the Customer Managers and Back office person. The solution to the same is provided immediately or based on the nature of query/ complaint on an interactive basis. All customer services are decentralized at branch level and few are forwarded to Regional Office. Customer level information is available online at the branch on live data basis where majority of the customers' issues are addressed and resolved.

Process for resolving of Query/ feedback:

In majority of the cases the queries are in the nature of request and they are addressed by Customer manager, Team Leaders, Territory Managers and State Heads.

Turn around time (TAT)

Any complaint/request that can be resolved immediately is completed on the same day itself. Some complaints/requests need longer time as they require clarifications from other sources.

The average turnaround time at the branch level to resolve the issue is 'instant'. For email or physical letter requests for information / service queries, the average turnaround time is 2-3 days and for emails or letters for requests/complaints the average turnaround time is 3-5 days.

A register is maintained at the Head Office by the Grievance Cell for keeping records of the date of complaints received and redressed thereby having control over the TAT.

Grievances redressed through Legal Cell:

In case the customer resorts to legal help and the complaint is received through his/her advocate the same would be taken care of by the Legal Department at the Company's Head Office (HO) which is as follows:

1. The complaints/requests received at HO would be forwarded to the local legal person at concerned Regional Office.
2. The local Legal personnel would then in turn discuss with the concerned department to which the complaint is pertaining.
3. Most of the replies to the notices would be routed through HO.
4. The Legal Department also acts as an advisor by giving internal guidelines to all departments to avoid future complications.
5. If required the Legal Department will extend support by representing MRHFL in police station and at various courts.