

Grievance Redressal Mechanism of the Hiranandani Financial Services Private Limited

GRIEVANCE REDRESSAL MECHANISM:

In case of any grievance, customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

I. Registration of Complaints:

- a. Branch - Customers can visit the nearest branch office for registration of their grievances in form of a written complaint;
 - b. Email: Customers can send their grievance through email at : wecare@hfs.in
 - c. Letters: Customer can write to Customer Service, Hiranandani Financial Services Private Limited, First Floor, 102, Tiffany Building, Hiranandani Estate, Ghodbunder Road, Thane West, Thane – 400607
 - d. Website: Customer can register their complaint through website under Customer Service tab.
- Customers shall ensure that they quote their application number or loan account number in every correspondence with the Company regarding their complaint.
 - Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

II. Resolution Process:

- On receipt of complaint, the Company shall, within reasonable time, send an acknowledgement of the same to the complainant. All the complaints received shall be recorded and subsequently the nature and mode of its resolution also will be tracked and updated.
- The officer shall ensure that closure of complaints in records is updated post resolution of complaint.
- The Grievance Redressal Officer shall conduct effective monitoring of the complaint status to ensure that the complaints are resolved within 30 days of receipt of complaint.
- Company shall update/rectify credit information within 21 days and in case the delay is attributable to the Company, Company shall compensate Customer as per extant guidelines

- If any case Company needs additional time, the Company will inform the customer the reasons of delay in resolution within the timelines specified above and provide expected time lines for resolution of the complaint.

III. **Escalation Matrix**

Level	Contact Details
Level I	Customer Support Email: wecare@hfs.in Website: https://hfs.in/
Level II	Escalation Criteria: If customer grievance is not resolved at Level I, he/she can reach out to Grievance Redressal Officer Name: Dheeraj Mittal Designation: Grievance Redressal Officer Email: gro@hfs.in Phone: 022-6209 3488 Address: 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra
Level III	Escalation Criteria: In case customer is not satisfied with the resolution provided by Grievance Redressal officer, he/she may escalate the same to Principal Nodal officer Name: Meenu Gupta Designation: Principal Nodal Officer Email: pno@hfs.in Phone: 022-6209 3477 Address: 9th Floor, Sigma Building, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076, Maharashtra
Level IV	<p>In case, customer is not satisfied with the decision / resolution provided by the Company or have not received any response within a period of 30 days from the date of receiving the complaint, customer may approach the Ombudsman at the address given below.</p> <p>Centralized Receipt & Processing Centre (CRPC)</p> <p>Address: CRPC, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh-160 017. Phone: Toll free no – 14448 Timing: 9:30 am to 5:15 pm</p>
Complaints Related to Insurance - Corporate Agency	Insurance Regulatory and Development Authority of India (IRDAI) Department: Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell General Manager Address: Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032 Email: complaints@irdai.gov.in Bima Bharosa Portal: IRDAI Portal Toll-Free Contact: 155255 or 1800-4254-732