

GRIEVANCE REDRESSAL POLICY OF SUNDARAM HOME FINANCE LIMITED

Introduction

The grievance redressal policy of Sundaram Home Finance Limited (hereinafter referred to as "the policy") aims at minimizing instances of customers'/depositors' complaints. The Company believes that the primary objective of "nearness to the customer and ensuring customer delight" can be harnessed only by an effective and grievance-free customer/depositor service.

The Company's policy on grievance redressal is based on the following:

- Transparency and Fairness in dealing with customers'/depositors' at all times.
- Customers are informed of their right to escalate their complaints/grievances within the organization and their rights of alternative remedy(ies), if they are not fully satisfied with the response of the Company.
- The Company employees would work in good faith and without prejudice to the interests of the customers'/depositors' of the Company.
- The Company also believes that an alert customer is the need of the day and any grievance/complaint will have an adverse negative impact on the strong edifice, reputation and the goodwill that the Company has built over years.

1. Grounds of Grievance(s)/Complaint(s):

Grievance/Complaint may arise on account of any one of the following:

1. Poor service rendered to customer
2. The attitude/behaviour in dealing with customer/depositor
3. Inadequate knowledge of the staff dealing with the customer/depositor
4. Non-furnishing of information arising out of technical snags

2. Mode of registering a Complaint/Grievance:

Customers/Depositors may contact the Branch Manager/Zonal Heads/Area Heads at the branches where they have taken a loan for redressal of their grievance. **A Complaint Register is available at the branch for customers/depositors to record their complaint in writing.**

In case the response is unsatisfactory, the customers/depositors may escalate their grievance by submitting their complaint through the Grievance Redressal Portal ("Submit Your Queries") available on the Company's official website www.sundaramhome.in, or by approaching the Grievance Redressal Officer, as per the details furnished below:

Mr. Vijay Kulkarni V
Sr. AGM - Customer Grievance Support
Sundaram Home Finance Limited
"Sundaram Towers", Fifth Floor,
No. 46, Whites Road, Royapettah,
Chennai - 600 014
Email: kulkarni@sundaramhome.in

3. Time frame for Resolution of Grievances

Complaints received will be investigated from all possible angles and the Company shall endeavour to resolve the same within 30 days from the date of receipt of complaint by the Company. Company will send an acknowledgement/interim-response within three days from date of receipt of complaint.

4. Nodal Officer to handle complaints and grievances

The Nodal officer to handle complaints and grievances of the customers/depositors:

Mr. Vijay Kulkarni V
Sr. AGM - Customer Grievance Support
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'Sundaram Towers', Fifth Floor,
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In case, the customer does not receive the response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach NHB at the below address,

National Housing Bank
Department of Grievance Redressal
4th Floor, Core 5-A,
India Habitat Centre, Lodhi Road,
New Delhi - 110003
By web-link: <https://grids.nhbonline.org.in>

We shall display the above policy in the Notice Board of all our branches / offices and the official website of the Company.

5. Reporting

The Company will report the status of all grievances received from the stakeholders to the Stakeholders Relationship Committee on a yearly basis.