



GRIEVANCE REDRESSAL POLICY OF SUNDARAM HOME FINANCE LIMITED

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Introduction

The grievance redressal policy of Sundaram Home Finance Limited (formerly known as Sundaram BNP Paribas 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 approach the Grievance Redressal Officer as per the details furnished hereunder:

Ms. Ramyaa Ramesh ⁱⁱⁱ
AGM (Operations)
Sundaram Home Finance Limited
“Sundaram Towers”, Fifth Floor,
No. 46, Whites Road,
Royapettah,
Chennai – 600 014

By Telephone:

Tel: 91-044-2851 5267
Mobile: +91 96009 78848

By E-mail:

customercare@sundaramhome.in
depositorcare@sundaramhome.in

3. Time frame for Resolution of Grievances

Complaints received will be investigated from all possible angles and endeavour to resolve the same within 7 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:

Ms. Ramyaa Ramesh ⁱⁱⁱⁱ
AGM (Operations)
'Sundaram Towers', Fifth Floor,
No. 46, Whites Road,
Chennai – 600 014
Telephone- 044 2851 5267
Email: ramyaa@sundaramhome.in

In case, the customer does not receive the response from the Company within **30 days** ⁱ or is dissatisfied with the response received, the Customer may also approach NHB at the below address,

National Housing Bank

Department of Regulation and Supervision (Complaint Redressal Cell)
4th Floor, Core 5-A,
India Habitat Centre,
Lodhi Road,
New Delhi – 110003

By Web-link: <https://grids.nhbonline.org.in> ⁱⁱ

Notice Board incorporating the details of Nodal Officer / NHB to address / escalate the complaints have been displayed at all our branches / offices.

5. Reporting

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

ⁱ “deleted the words “reasonable time” and replaced it by “30 days”. Amended on 30th January 2019.

ⁱⁱ By email: crcell@nhb.org.in replaced by GRIDs Portal link. Amended on 17th July 2019.

ⁱⁱⁱ name of the Grievance Redressal Officer / Nodal officer to handle complaints and grievances. Amended on 20th May 2021.