

GRIEVANCE REDRESSAL MECHANISM

KIFS Housing Finance Limited (KHFL) strives for customer satisfaction within the framework of the law, adopted policies & procedures.

KHFL has system available at each of its branches and offices for the customers to lodge and submit their complaints or grievances.

KHFL ensures that all the disputes arising out of the decisions of lending institution's functionaries are heard and disposed of at the next higher level.

The functioning of the Grievance Redressal Mechanism is periodically reviewed by the Customer Grievance Redressal Committee and reported to the Board.

KHFL has a system and a procedure for receiving, registering and disposing of complaints and grievances in each of its offices, including those received on-line.

The Grievance Redressal machinery shall also deal with the issue relating to services provided by the outsourced agency.

In case of any grievance, the customer may approach KHFL Branch Manager of the business location where he/she has his/her account and register the complaint either by Letter / by E-mail / visit the branch office. The customer shall be responded/acknowledged within a period of 5 days from the date of complaint.

After examining the matter, we shall send the customer our final response or explain why it needs more time to respond and shall endeavor to do so within 15 days from the date of complaint.

In case the response is unsatisfactory or the customer has not received any response from the company within reasonable time (i.e. 15 days) or is dissatisfied with the response received, the customer may contact the Grievance Redressal officer at KHFL Corporate Office on E-mail id: contact@kifshousing.com or may write to the Corporate Office address as mentioned below:

To KHFL Customer Care:-

Grievance Redressal Officer:

Mr. Dharmendra Doshi

KIFS Housing Finance Limited,
C-902, Lotus Park, Graham Firth Compound,
W E Highway, Goregaon (East)
Mumbai – 400 063

Registered Office: B-81, Pariseema Complex, C. G. Road, Ellisbridge, Ahmedabad - 380006, Gujarat, India.

Corporate Office: C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India.

Ph. No.: +91 22 61796400 **E-mail:** contact@kifshousing.com **Website:** www.kifshousing.com

CIN: U65922GJ2015PLC085079 **RBI COR:** DOR-00145

Customers can contact us at 022-61796400 between Monday to Friday between 10:00 am to 6:00 pm.

In case, the response from the company is unsatisfactory or the customer has not received any response from the company within reasonable time (i.e. 30 days) or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of National Housing Bank (NHB) at the following address/mail id or lodge online complaint at the below mentioned link:

Online Portal	https://grids.nhbonline.org.in
Write to:	Department of Regulation and Supervision (Complaint Redressal Cell) 4 th Floor, Core 5-A, India Habitat Centre Lodhi Road, New Delhi - 110003

If the complaint / dispute is not redressed within a period of one month, the customer may also appeal to the Officer-in-Charge of the Regional Office of DNBS of RBI under whose jurisdiction the registered office of the KHFL falls. The Contact details are as follows:

Regional Office	Address	Jurisdiction	Contact details
Ahmedabad	Ashram Road, Ahmedabad- 380014	State of Gujarat, Union Territories of Diu, Daman and Dadra Nagar Haveli	Tel: 079-2754 3057/ 5651 Fax:079-27541422 E-mail: dnbsahmedabad@rbi.org.in

FOR KIFS HOUSING FINANCE LIMITED

Sd/-
VIMAL KHANDWALA
MANAGING DIRECTOR
DIN: 00477768