

**Grievance Redressal Mechanism**  
**(For handling of grievance relating to credit of ex-gratia payment to Customers)**

This Grievance Redressal Mechanism has been formulated in line with the notification dated October 23, 2020, issued by Department of Financial Services - Ministry of Finance, Government of India and notification dated October 26, 2020, issued by Reserve Bank of India in relation to the Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months (01.03.2020 to 31.08.2020) to Customers in specified loan accounts.

In case of any grievance, Customers can intimate and record grievance for a resolution in the manner detailed below:

**1. Registration of Grievance:**

- a. **Branch** - Eligible Customers can visit the nearest branch office for registration of their grievance, or
- b. **Email** - Customers can send their grievance through email at : [wecare@hfs.in](mailto:wecare@hfs.in)
- c. Customer needs to ensure that they quote loan account number while writing any grievance.

**2. Resolution Process:**

- On receipt of grievance, the Company shall, within a period of 7 days, shall send a response of the same to the customer.
- Grievance received shall be recorded and subsequently the nature and mode of its resolution also will be tracked and updated. The Grievance Redressal Officer shall conduct effective monitoring of the complaint status to ensure that the grievance is resolved at the earliest.

**3. Escalation Matrix:**

<b><u>To Grievance Redressal Officer &amp; Nodal Officer</u></b>	<b><u>To Reserve Bank of India</u></b>
<p>If a customer is not satisfied with the resolution provided by the Company in the specified period above, the customer can escalate the issue to:</p> <p>Grievance Redressal Officer &amp; Nodal Officer Mr. Dheeraj Mittal Hiranandani Financial Services Private Limited 9<sup>th</sup> Floor, Sigma Bldg., Technology Street, Hiranandani Business Park, Powai, Mumbai - 400076 Telephone No.: 022 25763789 Email : <a href="mailto:dheeraj.mittal@houseofhiranandani.com">dheeraj.mittal@houseofhiranandani.com</a></p>	<p>In case a grievance / complaint is not resolved within a period of 30 days, the customer may further appeal to:</p> <p>Department of Non-Banking Supervision, The Reserve Bank of India, Mumbai Regional Office, 3<sup>rd</sup> Floor, RBI Building, Opposite Mumbai Central Railway Station, Byculla, Mumbai – 400008 Telephone No.: 022 2308 4121 Fax No.: 022 2302 2011 Email: <a href="mailto:dnbsmro@rbi.org.in">dnbsmro@rbi.org.in</a></p>