CENTRUM HOUSING FINANCE LIMITED

Group Company of

peoplehome

A Subsidiary of Weaver Services Private Limited

All loans are processed and serviced by Centrum Housing Finance Limited ("CHFL")

CENTRUM HOUSING FINANCE LIMITED

CUSTOMER GRIEVANCE REDRESSAL POLICY

Document Title	**Customer Grievance Redressal Policy**
Approved by	**Board of Directors at its meeting held on 7th December, 2016**
Date of latest review	**June 16, 2026**

1. INTRODUCTION

Centrum Housing Finance Limited ("**Company**" or "**CHFL**"), as a Housing Finance Company ("**HFC**"), provides financial services to its customers. For a service organization, excellence in customer service is the most important tool for sustained business growth. In fact, it is only the positive service differentiators that keep the Company ahead of other players in the market. Whileproducts can be easily copied but service related ethos and processes cannot be so easily replicated.

For any financial services institution, customer queries and complaints are a part and parcel of its operations. Hence, it is imperative for any financial services player that customer service andcustomer satisfaction are of prime focus.

As CHFL, we believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. With this belief and to implement spirit of the FairPractice Code, the Company has formulated this Customer Grievance Redressal Policy ("**Policy**") to define Customer Grievance Redressal mechanism with the approval of the Board.

2. OBJECTIVES AND APPLICABILITY

This Policy has been formulated to meet the following objectives:

(a) To define Customer Grievance Redressal mechanism;

(b) Customers are treated fairly at all times, as per the spirit of the Fair Practice Code;

(c) Complaints raised by customers are dealt with courtesy and on time;

(d) All complaints are dealt efficiently and fairly and within the time frame; and

(e) The Company's employees work in good faith and without prejudice to the interests of the customer.

The Policy shall be applicable to handling of all complaints/ grievances received by the Companyfrom its customers. The Grievance Redressal Mechanism of the Company will also deal with thecustomer's issues relating to services provided by the Company through such third-party serviceproviders/ outsourced agencies.

This version of the Policy shall supersede all earlier versions of the Policy adopted by the Company. This Policy may be reviewed as and when required as per the applicable regulations.

3. INTERNAL FRAMEWORK FOR HANDLING CUSTOMER COMPLAINTS/ GRIEVANCES

3.1 Minimum Standards to be followed- The Company shall:

(a) Maintain a register to track the complaints received at the branches.

(b) Have system and processes to deal with the customer grievances received to the customer service channel through email, telephonic call or letter.

(c) Inform a customer regarding various channels for reporting any concern/ grievance.

(d) Inform the customer regarding the resolution process and turn- around time for replyingto a concern/ grievance.

(e) Acknowledge receipt of concern/ grievance to the customer within a defined timeline andto explain to a customer the reason why the Company would need more time to respond.

(f) Timely send customer complaints to the appropriate functional owner to handle, escalateand resolve.

(g) Ensure, through the escalation matrix defined in the Customer Grievance Redressal Mechanism defined below, that outstanding disputes are heard and disposed of at leastat the next higher level.

(h) Periodically review various customer complaints for trends, patterns, response TAT, andother issues which may be relevant for the Company's business and also to identify anyrecurring or systemic issue evident from trends in customer complaints.

3.2 Governance

(a) The Company, with the approval the Managing Director/CEO, May constitute a Customer Service Grievance Redressal Committee, if so required, comprising of relevant senior officials of the Company, which should review (i) customer complaints;
(ii) various aspects relating to the customer grievance redressal mechanism; and (iii) compliance with the Fair Practice Code.

(b) The Company shall ensure that a consolidated report on such reviews of grievance redressal mechanism and status of compliance with the Fair Practice Code is placed before the Company's Audit Committee/ Board of Directors for their review at least annually.

4. CUSTOMER GRIEVANCE REDRESSAL MECHANISM

4.1 Channels to register the complaint/ grievance with the Branch Manager/ Customer Service Manager

Customers who wish to register complaint/ grievance can use the following channels:

(a) He/she can register complaint in writing addressed to the concerned Branch Manager/ Customer Service Manager, quoting the loan account number, gist of complaint and complete contact address/ phonenumber of the complainant.

(b) He/ she can write the Company on the e-mail id: query.chfl@centrum.co.in

(c) He/ she can call at 1800-103-6324 to register his/ her complaint

4.2 Escalation to the Customer Grievance Redressal Officer ("CGRO")

In case the customer is not satisfied with the response received at the first level, then he /she can escalate the complaint to the CGRO, whose complete contact details are given below:
Mr. G Srinivasan, **The Customer Grievance Redressal Officer**, Centrum Housing Finance Limited, 301, 3rd Floor, Harbhajan Commercial Premise, CST Road, Kalina, Santacruz (East), Mumbai – 400098
E-mail id: **GRO.CHFL@centrum.co.in**; Contact No.: **+91 86577-29808**

4.3 Escalation to the National Housing Bank ("NHB")

In case the complainant does not receive response from the Company within a period of onemonth or is dissatisfied with the response received, the complainant may approach the Complaint Redressal

Cell/Grievance Redressal Department of National Housing Bank ("**NHB**") by lodging its complaints online on the website of the NHB or through post at the following address:

The Grievance Redressal Department,
National Housing Bank,
4th Floor, Core 5A, India Habitat Centre,Lodhi
Road, New Delhi– 110 003

The customer may register the complaint online through link https://grids.nhbonline.org.in/ as well.

4.4 Turn Around Time (TAT)

If the complaint has been received in writing, the Company will send an acknowledgement/ response within a week. The acknowledgement will contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at Company's designated telephone helpdesk or customer service number, the customer shall be providedwith a complaint reference number and be kept informed of the progress within a week.

If the matter is not resolved within a week, then, after the matter is examined, a final responsewill be sent to the customer within 14 working days. If more information or more time is required by the Company to resolve the complaint, the Company would appropriately informthe complainant. Once the additional information is received, the complaint would beresolved within next 7 working days.

If the complainant is not happy with the resolution provided at branch or customer service level, then the complainant can escalate the matter to the Customer Grievance Redressal Officer **("CGRO")** whose details have been provided in the preceding sub-paragraph. At thelevel of the CGRO, after due examination, a response would be provided to customer within15 working days of the complaint being escalated to him/ her.

4.5 Dedicated Mechanism for Recovery-related Grievances

The Company shall maintain a dedicated mechanism for handling grievances relating to recovery practices, including conduct of recovery agents, calling hours, harassment, or misuse of customer information. Such complaints shall be examined on priority and resolved in accordance with RBI Responsible Business Conduct Directions, 2025.

4.6 Grievances of Persons with Disabilities

The Company is committed to the non-discriminatory and accessible handling of complaints from persons with disabilities. We will provide necessary assistance to ensure effective and timely redressal of such grievances.

4.7 Details to be provided by the customer while lodging complaint/ grievance

The customer should write loan account number, his/ her concerns and provide complete address and contact details for adequate resolution of the complaint.

5. DISPLAY OF THE GRIEVANCE REDRESSAL MECHANISM

The Company, for awareness of its customers, shall display/ publish the Customer Grievance Redressal Mechanism as prescribed above in all its branches and the website and communicate the same in sanction letters/ Loan documentations as applicable.

6. SENSITIZING OPERATING STAFF ON HANDLING COMPLAINTS

The Company shall endeavour that customer sensitivity and customer centricity are ingrained inthe culture of the organisation and the staff of the Company is adequately aware of various requirements mentioned in the Customer Complaints Handling Policy of the Company.

---XXX---