

GRIEVANCE REDRESSAL MATRIX

In case of any grievances customers can intimate and record their complaints / grievances for a resolution in the manner detailed below:

A. Registration of Complaints

- Customers can visit the Branch Office(s) or the Registered Office of the Company situated at Unit No. 305, 3rd Floor, Wing 2/E, Corporate Avenue, Andheri - Ghatkopar Link Road, Chakala, Andheri (East), Mumbai – 400093 for registration of their grievances.
- Email / Letter - Customers can also send their grievances through email at connect@niwashfc.com or write to the Grievance Redressal Officer at Unit No. 305, 3rd Floor, Wing 2/E, Corporate Avenue, Andheri - Ghatkopar Link Road, Chakala, Andheri (East), Mumbai – 400093 .

How a Complaint should be made

Customers shall ensure that they quote their application no. / sanction no. / loan account no., Complaint details and valid Contact Information along with his email-id if available, while lodging their complaint.

Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

In case of complaints with respect to the recovery process adopted by the authorised agents / representatives, if the Company is convinced, with adequate proof, that the customer is continuously making frivolous / vexatious complaints, it will continue with the recovery proceedings through the authorised agents / representatives even if a grievance / complaint is pending for disposal.

B. Time Frame for Resolution of Complaints, from date of receipt of complaint

The Company shall endeavour to resolve Complaints lodged by the customers at the earliest within a period not exceeding 1 month. If any complaint needs additional time, the Company will keep the customer informed of the expected time lines for resolution of the complaint.

C. Escalation Matrix

If a customer is not satisfied with the resolution provided by the Company, the customer can escalate the complaint to the Grievance Redressal Officer at:

Mr. Suresh Chhotelal Vishwakarma

Grievance Redressal Officer

IndoStar Home Finance Private Limited, Unit No. 305, 3rd Floor, Wing 2/E, Corporate Avenue, Andheri - Ghatkopar Link Road, Chakala, Andheri (East), Mumbai – 400093

Niwas Housing Finance Private Limited

(Formerly known as IndoStar Home Finance Private Limited)

Registered Office : Unit No. 305, Corporate Avenue, 2/E-Wing, 3rd Floor, Andheri Ghatkopar Link Road, Chakala Andheri (East), Mumbai - 400093, India | T 022-65202222 | connect@niwashfc.com | www.niwashfc.com
CIN : U65990MH2016PTC271587

Telephone No.: 022 6520 2219

Email – gro@niwashfc.com

In case a grievance/complaint is not redressed to the satisfaction of the Customer within a period of one month, the customer may approach the Complaint Redressal Cell of the National Housing Bank (NHB) by lodging its complaints online at the link <https://grids.nhbonline.org.in> or in offline mode by posting in prescribed format, available at the link <https://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf> to the Department of Regulation and Supervision (Complaint Redressal Cell), National Housing Bank, 4th Floor, Core 5A, India Habitat Center, Lodhi Road, New Delhi – 110 003.

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