

CUSTOMER GRIEVANCE REDRESSAL MECHANISM

The customers of the company are provided herewith the mechanism to be followed for raising their query / concern:

Option 1 || Escalation Matrix: Level 0 (Easy Home Finance Limited - Branch Level / Customer Care Team)

Sr No	Mode of Grievance Registration	Contact Person	Contact details & Timings	Turnaround Time*
1	In-person complaint submission at EHFL branch	Branch Manager / Branch In-Charge	Branch Address = Website: https://www.easyhomefinance.in Path: Home > Locate Us / Contact Us Hours: Monday to Friday, 10:00 AM to 6:00 PM, Saturday (Expect 1 st & 3 rd) 10.00 AM to 6.00 PM	15 days
OR				
2	Call customer care to raise a complaint ticket	Customer Care Team (Head Office)	Toll-Free: 1800 223 279 Landline: 022-35503442 / 022-35210487 Hours: Monday to Friday, 10:00 AM to 6:00 PM, Saturday (Expect 1 st & 3 rd) 10.00 AM to 6.00 PM	15 days
OR				
3	Submit a written complaint via email to EHFL customer care	Customer Care Team (Head Office)	Email: customercare@easyhomefinance.in	15 days

**The timeline shall be adhered to on a working day basis, from the date of receipt of complaint.*

Option 2 || Escalation Matrix: Level 1 (Easy Home Finance Limited – Chief Grievance Redressal Officer)

Sr No	Mode of Grievance Registration	Contact Person	Contact details	Turnaround Time*
1	Escalate to Chief Grievance Redressal Officer (CGRO), if EHFL customer care team has not responded or resolved	Mr. Vishal Valecha (CGRO) and/or Mr. Kamal Kumar Somani	Email: cgro@easyhomefinance.in OR Written Compliant to be submitted at: 302, 3 rd Floor, Savoy Chambers, Dattatray Road & V	21 days

	(Head - Operations)	P Road (Extn), Santacruz (W), Mumbai – 400054	
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*The timeline shall be adhered to on a working day basis, from the date of receipt of complaint.

Option 3 || Escalation Matrix: Level 2 (Regulator - National Housing Bank)

Sr No	Mode of Grievance Registration	Contact Person	Contact details	Turnaround Time
1	File an online complaint with the National Housing Bank — Regulator	In-Charge Official	NHB Grievance Registration & Information Database System (GRIDS) — online portal Portal: https://grids.nhbonline.org.in Path: Visit portal > Register New Complaint > Select Authority: HFC > Select EHFL > Fill form > Attach documents (max 4 files, 1 MB each) > Submit	30 days
OR				
2	Send a physical written complaint to NHB Complaint Redressal Cell	In-Charge Official	Send physical letter / complaint form to the NHB address below: Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003 Complaint form download: https://www.nhb.org.in/citizencharter/Complaint_form.pdf	30 days
OR				
3	Send complaint to NHB Complaint Redressal Cell via email	In-Charge Official	Email: crcell@nhb.org.in	30 days

Option 4 || Escalation Matrix: Level 2 (Regulator - Central Government Grievance Portal)

Sr No	Mode of Grievance Registration	Contact Person	Contact details	Turnaround Time
1	Central Government Grievance Portal — parallel escalation channel	In-Charge Official	Centralised Public Grievance Redress and Monitoring System (CPGRAMS) — Department of Financial Services	30 days Customer can track status online.

			Portal: https://pgportal.gov.in Path: Visit portal > Login / Register > Lodge Grievance > Select Ministry: Department of Financial Services > Fill complaint form > Submit Mobile App: CPGRAMS app available on Google Play / App Store	
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Option 5 || Escalation Matrix: Level 2 (Regulator - National Consumer Helpline)

Sr No	Mode of Grievance Registration	Contact Person	Contact details	Turnaround Time
1	National Consumer Helpline Portal, Apps,	In-Charge Official	Integrated Grievance Redressal Mechanism — Department of Consumer Affairs, Government of India INGRAM Helpline: 1915 (Toll-Free) WhatsApp / SMS: 8800001915 Email: nch-ca@gov.in Portal: https://consumerhelpline.gov.in Path: Visit portal > Register / Login > File Complaint > Select Company: Easy Home Finance > Fill details > Submit UMANG App: Available on Play Store / App Store NCH App: Available on Play Store Available in 17 languages including Hindi, English, Marathi, Gujarati, Telugu, Tamil, and others	30 days

Option 6 || Escalation Matrix: Level 2 (Regulator – Reserve Bank of India – Ombudsman)

Sr No	Mode of Grievance Registration	Contact Person	Contact details	Turnaround Time
1	CMS portal or through submission of Compliant Form	In-Charge Official	Portal: https://cms.rbi.org.in/cms/indexpage.html#eng Compliant Form can be submitted at: Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017	15 days

The customers are also informed to refer to the Grievance Redressal Policy of the Company, hosted on its website and available on the notice board of the Company's Head Office and Branch Office.