

ITI Housing Finance Limited
(Formerly known as Fastrack Housing Finance Limited)
Regd office : ITI House 36, Dr. R. K. Shirodkar Marg,
Parel, Mumbai 400 012



ITI Housing Finance Limited

Registered Office: ITI House 36, Dr. R.K. Shirodkar Road,Parel - Mumbai

400012 Maharashtra

CIN : 65993MH2005PLC158168

Email: contactus@itihousing.com

Website: www.itihousing.com

Grievance Redressal Policy

(Version 1.1)

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ITI HOUSING FINANCE LIMITED

GRIEVANCE REDRESSAL POLICY

1. Introduction

The IHFL has revised Policy on Grievance Redressal in light of Fair Practices Code of National Housing Bank.

2. Objective

The objective of this Policy is to provide an efficient and effective grievance redressal mechanism to the customers of IHFL. At IHFL, customer service is given due importance. There is a belief that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. IHFL provides customers with easy access to information, products and services, as well as the efficient means to get their grievances redressed on a timely manner.

3. Effectiveness

This policy shall come into effect from the date of approval by the Board of Directors of the Company or any committee of the Board to which power has been delegated.

4. Procedure to make complaint

Customers can lodge his/her complaints/grievances in any of the following means by capturing basic details like Loan Account Number, Type of loan, Loan Amount, Address, Telephone number and email address.

- i) Letter: Customers can lodge their grievances in writing by sending a letter to the respective branch from where they have availed the loan or at IHFL Head Office.
- ii) Email: Customers can also email their grievances by writing to complaints@itihousing.com or contactus@itihousing.com
- iii) Phone call: Customers can contact to respective branch telephonically and advise the branch staff of their grievances or may contact to our Head Office number on 022-66214837 / 022-4027 3600
- iv) Personal visit – Customers can personally or any of his/her authorized representative visit the branch or Head office and lodge the grievances by entering the details of grievances/complaints in the Complaint register kept at thereception.
- v) NHB GRIDS Portal – Customers can lodge their complaints on NHB GRIDS portal

5. Complaint Resolution

a) Acknowledgment

If the Complaint is received by IHFL in writing then it should be acknowledged within 24 hours either by respective branch or Head Office as the case may be.

If the complaint received orally over a phone call, then reference number would be provided to the customer to track the progress of the Complaint.

b) Response

All efforts should be made to redress the complaint within 14 days from date of receipt.

In case the same has not resolved after 14 days in such case the customer should be informed that his/her complaint is in process of resolution and will be resolved at the earliest including reasoning for additional time required for resolution.

Customer can contact designated officer at head office for this purpose in case of escalation

Step: 1

Ms. Sangeeta

(Customer Service)

ITI Housing Finance Limited. Customer Care
Department,

ITI House 36, Dr. RK Shirodkar Road

Parel, Mumbai – 400 012

Maharashtra India

Contact No: 022-6621 4837 / 022-4027 3600 / M. No: + 91 865 799 8360

Email IDs: contactus@itihousing.com and complaints@itihousing.com

Step: 2

In case of further escalation, you may contact:

Ms. Priya Shukla

(Grievance Redressal Officer)

ITI Housing Finance Limited.

Compliance Department

ITI House 36, Dr. RK Shirodkar Road

Parel, Mumbai – 400 012

Maharashtra India

Contact No: + 91 9479742108/8349988894

Email ID: compliance@itihousing.com

Step: 3

If customer do not receive any response from the IHFL within a reasonable period of time or dissatisfied with the response received, customer may approach to National Housing Bank for redressal of the complaint either by online mode or offline mode.

- i) Online Mode - <https://grids.nhbonline.org.in>

OR

- ii) In offline mode by post, in prescribed format available at link https://nhb.org.in/citizencharter/Complaint_form.pdf which is addressed to

To,
Complaint Redressal Cell,
Department of Regulation and Supervision,
National Housing Bank,
Core 5 A, India Habitat Center, Lodhi Road,
New Delhi – 110 003
Email: crcell@nhb.org.in

6. Amendments

The Board of Directors shall review the policy as and when it deems appropriate.