

APTUS VALUE HOUSING FINANCE INDIA LIMITED

GRIEVANCE REDRESSAL POLICY

Grievance/ Complaints

The Grievance redressal policy aims to reduce the instances of customer's complaints. The Company's policy on grievance redressal is based on the following.

1. Transparency to the customers about the company process at all times.
2. Escalation matrix for raising complaints by customers is detailed in this policy.
3. The Company also believes that a customer is the need of the day and any grievance/complaint will have an adverse negative impact on the strong structure, reputation and the goodwill that the company has built over years.

Customers have the following ways to register their complaints when they find inadequacy in the services offered by the Company. The maximum turnaround time for resolution of all type of customer complaints shall be T + 30 days..

Complaint Register:

Every branch of Aptus Value Housing Finance India Limited has been provided with a complaint register. Customers can lodge the complaint either by visiting the branch or by sending a written letter to the branch manager of the branch from which they have availed the loan. The complaint needs to be recorded in the complaint register kept at the branches. The Branch Manager would be the person responsible to handle customer grievances at the branch level.

If the complainant does not receive any response within 10 days or if the customer is not satisfied with the resolution provided by the Branch Manager, the customers can contact the Manager, Customer Service through any of the following means:

1. **Mail:** Customers can mail their grievances directly to customercare@aptusindia.com.
2. **Letter:** Customers can send their complaints in writing to "The Manager, Customer Care, Aptus Value Housing Finance India Ltd, 8B, Doshi Towers, 205, Poonamalle High Road, Kilpauk, Chennai, Tamil Nadu 600010.
3. **Phone:** Customers can call at 044- 45650030 and register their complaint.

If the complaint remains unresolved for 7 days or if the customer is not satisfied with the resolution provided by the Manager, Customer Care, the customers can contact the Grievance Redressal Officer (GRO) of the Company whose details are given below.

Name of the GRO: Mr. Naveen Kumar R

Designation: Head of Operations

Telephone: 044 45650039

E-mail: naveen.k@aptusindia.com

If the complaint remains unresolved for 30 days from the date of filing the complaint or if the complainant is dissatisfied with the response received, he/she may escalate the complaint to National Housing Bank (NHB). This can be done by:

- (a) Lodging a complaint on the online grievance handling portal of NHB - [GRIDS](#).
- (b) Sending the complaint to NHB by post. [Click Here](#) to download the Complaint Form. You may fill and send the form along with letters or enclosures, if any, by post or courier to the following address:

Complaint Redressal Cell,
Department of Regulation & Supervision,
National Housing Bank,
4th Floor, Core 5A,
India Habitat Centre,
Lodhi Road,
New Delhi 110 003.