

## 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 grievance redressal policy of Aptus Value Housing Finance India Limited ("Company") is based on the following.

1. Transparency to the customer's 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.

#### Complaint Register:

Every branch of Aptus Value Housing Finance India Limited has been provided with a complaints register. The customers can lodge their complaints in the register. The Branch Manager would be the person responsible to handle the customer grievances.

If the complainant does not receive any response within 14 days or if he/she is not satisfied with the resolution provided by the branch manager, the customers can contact the Manager, Customer Service through:

1. **Mail:** Customers can mail their grievances directly to [customercare@aptusindia.com](mailto:customercare@aptusindia.com).
2. **Post:** Customers can send their complaints to The Manager, Customer Service, 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.
4. **Customer App:** Customers can raise their Queries and Grievances via Customer Mobile application "Aptus E-Seva". The App can be downloaded from Google Play store.
5. **WhatsApp:** Customers can directly send the message to WhatsApp no at 8754400008 and register their complaint
6. **Website:** Grievances can be lodged from [www.aptusindia.com](http://www.aptusindia.com) → click on "Grievance here" on the home page of the website of the Company.

If the complainant does not receive any response within 7 days or if he/she is not satisfied with the resolution provided by the Manager, Customer Service, the customers can contact the Grievance Redressal Officer (GRO) of the Company whose details are given below.

Name of the GRO: Mr. R Naveen kumar

Designation: Associate Vice President – Head of Operations and Compliance

Telephone: 044 45650039

E-mail: [naveen.k@aptusindia.com](mailto:naveen.k@aptusindia.com)

If the complainant does not receive any response from the Company within 30 days of filing the complaint or 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.