

**WEST END HOUSING FINANCE LIMITED
(WEHFL)**

“GRIEVANCE REDRESSAL MECHANISM”

Summary of Version History

Approving Authority	Board of Directors
Approved on	22 nd December, 2016/V1.0
Last Reviews Date and Version	30 th October, 2018/V2.0, 15 th January, 2019/V3.0, 24 th February, 2020/V4.0, 3 rd November, 2020/V5.0, 07 th September, 2021/V6.0
Current Review Date and Version	31 st October, 2022/V7.0

GRIEVANCE REDRESSAL MECHANISM

If a complaint has been received in writing from a customer, West End Housing Finance Limited (**WEHFL**) shall endeavour to send an acknowledgement / a response within a week. The acknowledgement shall contain the name and designation of the official who shall deal with the grievance. If the complaint is relayed over phone at WEHFL's designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.

Level 1:

WEHFL shall make available facilities at each of its branches and offices for the customers to lodge and/or submit their complaints or grievances, if any. Alternatively, customers can contact us at 022-22801550 or email us at westendhousing@westendhfl.com.

In case the grievance is lodged at the Branch, the Branch has to immediately resolve the same. If it is unable to do so, it shall forward the grievance to the Head Office – Grievance redressal team with reasons therefor within 2 working days.

Level 2:

In case the customer is dissatisfied with the response received via Level 1 of our mechanism, he/she may write to us at:

Mr. Ayush Dhupar

(Grievance Redressal Officer)

West End Housing Finance Limited

XII/A, 13th Floor, Bakhtawar, 229, Backbay Reclamation Scheme,

Block III, Nariman Point, Mumbai - 400021

Email Id- ayush.dhupar@westendhfl.com

Contact - 022-22801550

Level 3:

If the complainant does not receive response from WEHFL within 30 days or is dissatisfied with the response received, the complainant may approach the National Housing Bank at the following address:

National Housing Bank

Department of Regulation and Supervision, (Complaint Redressal Cell)

4th Floor, Core 5-A, India Habitat Centre, Lodhi Road

New Delhi - 110003

The complaint can also be made at <https://grids.nhbonline.org.in>

If a complaint is escalated to NHB, the factual position of the case shall be disclosed, copy of all relevant documents and compliance report after resolving the case at the earliest shall be provided. Further, feedback of the customer shall be taken within a week to make sure that issues have been resolved to their satisfaction.

Customer Awareness System and Grievances Redressal Machinery

WEHFL shall educate its field and frontline staff to enhance customer service by providing information and FAQs in a transparent manner along with supporting materials, branch displays and website updates. In addition, the MD/ CEO of the Company shall have a periodic Customer feedback and Complaint Review process.

Note:

Applicability of policy to eligible borrowers under ex- gratia refund

This policy/mechanism is prepared in accordance with the guidelines/directions issued by the National Housing Bank (NHB). The policy/mechanism also stands be applicable to all the eligible borrowers under the **Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020)** issued by the Government of India vide circular number F.No.2/12/2020-BOA.I on 23rd October, 2020, which was further supplemented by Reserve Bank of India Notification No. RBI/2020-21/61 DOR.No.BP.BC. 26/ 21.04.048/ 2020-21 dated October 26, 2020.