

- a) Customers would be contacted ordinarily at the place of their choice and in the absence of any specified place, at the place of their residence and if unavailable, at the place of business/occupation.
- b) Identity and authority to represent the company would be made known to customers at the first instance.
- c) Customer's privacy would be respected.
- d) Professional and formal language will be used in all interactions with the customers.
- e) Decency and decorum to be maintained during visits to customers' place.
- f) Normally, our representatives will contact customers between 0700 hours and 1900 hours, unless the special circumstances of your business or occupation demands otherwise.
- g) Customer's request to avoid calls at a particular time or at a particular place would be honoured as far as possible.
- h) We will document the efforts made for recovery of dues and the copies of communications sent to you would be kept on record.
- i) All assistance would be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
- j) During visits to customer's place for dues collection, decency and decorum would be maintained.
- k) Inappropriate occasions such as bereavement in the family or such other calamitous occasions would be avoided for making calls/visits to collect dues.

### **COMPLAINT AND GRIEVANCES REDRESSAL**

In the present competitive scenario, excellent customer service is an important tool for sustained business growth. Customer complaints are part of the business life in any corporate entity.

At SHFL, the Board of Directors have laid down the appropriate grievance redressal mechanism to resolve complaints and grievances. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Our Company provides customers with easy access to information, products and services, as well as the means to get their grievances redressed.

Any customer having grievance/ complaint/ feedback with respect to the product and services offered by Supreme Housing Finance Limited (hereinafter referred to as 'the Company') may write to the Company's Customer Service Department through any of the following channels:

Call at 1800120777778

Email- [customercare@supremehomeloans.com](mailto:customercare@supremehomeloans.com)

You may write a letter at the address- 2nd Floor, Harsha Bhawan, 13/29, E-Block, Middle Circle, Connaught Place, New Delhi- 110001

Website- [www.supremehomeloans.com](http://www.supremehomeloans.com)

How a complaint should be made:

In order to resolve queries and complaints/ grievances, the Company has laid down the following Grievance Redressal Mechanism.

#### **Level 1:**

Modes of Raising Complaint: A customer may raise complaint in writing, orally, electronically or over telephone:

<b>Complaint Person</b>	in	A complaint book is available at the branches. A customer can obtain it from the branch and record his /her grievances therein.
<b>Call us</b>		Complaints can also be logged at Call Centre on toll free number 1800120777778
<b>Email</b>		<a href="mailto:customercare@supremehomeloans.com">customercare@supremehomeloans.com</a>
<b>Website</b>		<a href="http://www.supremehomeloans.com">www.supremehomeloans.com</a>
<b>Write to us</b>		2nd Floor, Harsha Bhawan, 13/29, E- Block, Middle Circle, Connaught Place, New Delhi- 110001

The customer is requested to necessarily provide Loan Account Number, Reference no. provided by the Company, details of Feedback/ Suggestion/ Complaint and valid phone no. & e-mail ID while communicating with the Company.

If a complaint is received from customer in writing, the Company shall send an acknowledgement/ response within a week. If more time is required, the Company will inform the customer expected timeline. The acknowledgement shall contain the name & designation of the official who will deal with the grievance.

If the complaint is raised through phone at the Company's designated telephone helpdesk or customer service number, the Company shall provide to the customer a complaint reference number and keep him/her informed of the progress within a week's time.

If more time is required, the Company will inform the customer expected timeline. After examining the matter, the Company will send final response or explain why the company needs more time to respond and shall endeavor to do so within 6 weeks of receipt of complaint and shall inform the customer

mechanism to take the complaint further if he/ she is still not satisfied.

**Level 2:**

If the resolution of complaint provided at level 1 does not meet the expectation or response is not received within the stipulated timeframe, such complaints may be escalated to the Grievance Redressal Officer of the Company whose details are as given below:

Compliance Department  
Supreme Housing Finance  
Ltd.  
2nd Floor, Harsha Bhawan, 13/29, E- Block,  
Middle Circle, Connaught Place, New Delhi-  
110001  
Email Id: [compliance@supremehomeloans.com](mailto:compliance@supremehomeloans.com)  
Phone No. 7428086525

At this level, a complaint is expected to be responded within 7 working days of receipt of complaint.

**Level 3:**

In case, a complaint is not redressed or the customer is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of the National Housing Bank by lodging its complaint in online mode at the link

[https://grids.nhbonline.org.in/\(S\(vtggxlcgsh4bmr4raad5axv4\)\)/Complainant/Default](https://grids.nhbonline.org.in/(S(vtggxlcgsh4bmr4raad5axv4))/Complainant/Default) OR in offline/ physical mode by post, in prescribed format available at link <https://www.nhb.org.in/wp-content/uploads/2023/02/compalint-form.pdf> to the following address:

The Complaint Redressal Cell,  
Department of Regulation and Supervision,  
National Housing Bank,  
4th Floor, Core- 5A, India  
Habitat Centre, Lodhi Road,  
New Delhi-110003

The above Grievance Redressal Mechanism shall be prominently displayed at all offices/branches and website of the Company. The Board shall also take necessary steps to ensure compliance of the Fair Practices Code.