



GRIEVANCE REDRESSAL POLICY

Version 1.2

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Altum Credo Home Finance Private Limited

Floor No. 7, Kalpataru Infinia, Plot No. 21, Sub Plot No.3, CTS No. 15/1 Survey No. 162/2/2, 17/2/2 & 18/1/2 of village Bhamurda, Wakdewadi, Shivajinagar, Pune, 411005, Maharashtra



Document Control

Document Type	Title	Original Effective Date
Board Policy	Grievance Redressal Policy	18-12-2018

Version Control

Version	Detail of Changes / Amendment	Effective Date
1.0	Initial Document	18-12-2018
1.1	Addition of noting of all Customer complaints by the management committee on monthly basis and a quarterly update to the Board for the same.	10-06-2022
1.2	Inclusion of details of the Customer Grievance Redressal Officer and mobile application as a mode of grievance redressal.	18-12-2024

Authorisation Control

Prepared by	Reviewed by	Approved by
AVP - Operations	Head - CPU	Board of Directors

This Policy adheres to extant guidelines, directions, circulars issued by the regulator, ministry of corporate affairs, government of India, other agencies, other sources, as on the date of approval/ review of the Policy – Chief Compliance Officer.



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INTRODUCTION

The Grievance Redressal Policy of Altum Credo Home Finance Private Limited (ACHF) is in pursuance to the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, dated February 17, 2021. ACHF's Grievance Mechanism Policy ensures that all concerns, complaints, and feedback from its customers are addressed promptly, fairly, and transparently. The Company is committed to providing an accessible and efficient process to resolve issues and improve customer satisfaction.

GRIEVANCES/ COMPLAINTS

Complaint Register: Every branch of ALTUM CREDO has been provided with a complaint register. The customers can lodge their complaints in the register; the branch manager would be the person responsible to handle the customer grievances.

Other Modes: 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 customer care desk through:

Email	Customers can mail their grievances directly to customercare@altumcredo.com
Post	Customers can send their complaints to the Customer Care Desk; Altum Credo Home Finance Private Limited; Office No. 302, 1 st floor, MPJ Complex, Navsphurti Co-operative Housing Society Ltd, Wakdewadi, Shivajinagar, Pune – 411005
Phone	Customers can call at 020 – 27293709 and register their complaint.
Mobile Application	Customers can raise their queries and grievances via the customer mobile application "Altum Credo: Home Loan Buddy". The App can be downloaded from Google Play store.

Escalation matrix: If the complainant does not receive any response within 7 days or if he/she is not satisfied with the resolution provided by the customer care desk, the customers can contact the Customer Grievance Redressal Officer of the company whose details are given below:

Head - CPU

Altum Credo Home Finance Private Limited;

Office No. 302, 1st floor, MPJ Complex,
Navsphurti Co-operative Housing Society Ltd,
Wakdewadi, Shivajinagar, Pune – 411005
Monday to Friday between 9:30 a.m. to 6 p.m.
Working Saturdays between 9:30 a.m. to 1:30 p.m.
(2nd Saturday off)

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:

- Lodging a complaint on the online grievance handling portal of NHB at the link below:
<https://grids.nhbonline.org.in/>
- Sending the complaint to NHB by post, in the prescribed format available at the link below:
https://www.nhb.org.in/citizencharter/Complaint_form.pdf 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.



PROCESS

The customer care desk will provide due acknowledgement on receiving the query/request/ complaint in any medium through SMS/email registered with the Company within a week. The acknowledgement shall contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at Company's designated telephone helpdesk or customer service number, the customer will be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time. Post resolution of the complaint, the customer care desk shall seek confirmation from customer that his query /request / complaint has been satisfactorily addressed to customer through SMS/Email registered with us.

REPORTING TO THE BOARD

A quarterly update of the grievances/ complaints to be placed in the Meeting of the Customer Service and Grievance Redressal Committee with an update to the Board.

DISPLAY OF THE GRIEVANCE REDRESSAL MECHANISM

ACHF shall publicise its grievance redressal mechanism on the website and in all its offices/branches.

REVIEW

The policy shall be reviewed by the Board annually.

EFFECTIVE DATE

The policy shall be effective from the date of approval by the Board of Directors / subsequent date of review as mentioned above.