

Grievance Redressal Mechanism - Insurance

We at SMFG India Home Finance Co. Ltd. are committed to our vision to be the company of choice in financial services for our customers, employees, communities and stakeholders.

SMFG India Home Finance Grievance Redressal Mechanism articulates our objective to minimize the instances that give rise to customer complaints & create a review mechanism to ensure consistent and superior service behaviour.

However, if you feel that we have fallen short of our promise, we assure you that we will provide a timely and complete resolution of complaint to your satisfaction. Please follow the steps mentioned below to register your complaint.

LEVEL 1:

You can submit your complaint at any of the **customer touch points** mentioned below.

- Our customer mobile app - SMFG India Credit m-Connect, available on Android
- Customer portal on www.grihashakti.com
- Email us at grihashakti@grihashakti.com
- Call our customer toll-free helpline 1800 102 1003
- Visit our branch
- Write to SMFG India Home Finance Co. Ltd., Adani Inspire, Unit No. 503 & 504, 5th Floor, Main Road, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051

LEVEL 2:

If there is a delay in the resolution of your complaint or you are not satisfied with the resolution provided to you on your complaint, you may write to our **Customer Complaint Redressal Cell** mentioned below. You will receive an acknowledgment/interim response within 7 business days from the receipt of your complaint.

- Email ID - CCRC@grihashakti.com
- Address - Customer Complaint Redressal Cell (CCRC), SMFG India Home Finance Co. Ltd., Adani Inspire, Unit No. 503 & 504, 5th Floor, Main Road, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051

LEVEL 3:

If you are not satisfied with the resolution provided to you by Customer Complaint Redressal Cell (CCRC), you may write to our **Grievance Redressal Officer** mentioned below. You will receive an acknowledgment/interim response within 2 business days from the receipt of your complaint.

- Name - Ms. Aarti Dhurandhar
- Email ID - GRO@grihashakti.com

If you are not satisfied with the resolution provided to you by Grievance Redressal Officer, you may write to our **Principal Officer (Insurance)** mentioned below. You will receive an acknowledgement/interim response within 2 business days from the receipt of your complaint.

- Name - Mr. Rahul Bhanushali
- Email ID - insurancePO@grihashakti.com
- Address - Principal Officer, Mr. Rahul Bhanushali, SMFG India Home Finance Co. Ltd., Adani Inspire, Unit No. 503 & 504, 5th Floor, Main Road, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051

If you do not receive any response from us within 30 days or you are not satisfied with the resolution of your complaint, you may write to Insurance Regulatory and Development Authority of India (IRDAI) through any of the touch points mentioned below.

- Call IRDAI Grievance toll-free helpline 155255/1800 425 4732
- Send an email to complaints@irdai.gov.in
- Online Grievance Redressal Portal at <https://bimabharosa.irdai.gov.in/>
- The complaint registration form is available at <https://policyholder.gov.in/>. Fill and send the complaint Registration form to General Manager, Policyholder's Protection & Grievance Redressal Department, IRDAI, Sr. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.