

MANAPPURAM HOME FINANCE LIMITED

Customer Grievance Redressal Policy

Approval Details:

Approval Date	11-05-2016
Effective Date	11-05-2016
Approved by	Board of Directors
Last review	22nd Jan 2026
Policy Owner	Customer Service

Version Control		
Version Number	Description	Date
Version 1	Framed	11-05-2016
Version 2	Modified	09-08-2019
Version 3	Renewal	24-05-2021
Version 4	Modified	11-11-2021
Version 5	Renewal	10-05-2023
Version 6	Modified	08-08-2023
Version 7	Renewal	18-03-2024
Version 8	Renewal	02-05-2025
Version 9	Modified	31-07-2025
Version 10	Modified	24-10-2025
Version 11	Modified	22-01-2026



“Your most unhappy customers are your greatest source of learning” – Bill Gates, Microsoft.

“Customer Grievance Redressal” is key in proper rendering of services in any service organisation. It augments the ‘Customer Service’ at Branches to the organisation by providing real feed-back on efficacy of service norms designed and prescribed therefrom.

This policy document, therefore, deals with how the ‘Customer Grievances’ received by the Company will be dealt with, by whom, within what time-frame. A record of all Customer Grievances will be maintained by the Company in such form as is feasible and all grievances will be reported to the Management in an appropriate forum and format along with details of steps taken for redressal thereof. This policy shall also deals with the grievances related to both Non-IT and IT outsourced activities by the Company.

Modes of receiving grievances:

Physical:

For collating all customer complaints / grievances, Manappuram Home Finance Ltd (“MAHOFIN”) will make available Complaint register/boxes and slips at each Branch and attend to / address those at the respective Branch/es itself. The Branch Managers will be responsible to gather any such Grievance/s received and as found necessary seek assistance from Manager - Customer Care or Head - Operations to resolve all such Grievances raised, satisfactorily and within time-lines indicated in this policy.

On the website:

The Company’s website www.manappuramhomefin.com has a tab titled **Customers** where customers can lodge their grievances. All such grievances will be addressed by Manager - Customer Care by involving necessary personnel, again within the turnaround times indicated hereunder.

Nature of Grievances:

While it may be difficult to pre-empt all grievances that customers may raise, some common ones that can be expected are in the nature of the following, viz

- ✓ Non-issuance of Loan Account statement
- ✓ Non-receipt of Part / Full Payment OR refusal to issue acknowledgement / receipt
- ✓ Non-issuance of Repayment Schedule
- ✓ Non-acceptance of a Pre- Closure Request
- ✓ Non-acceptance of change wrt. Address/ Email ID/ Contact No.
- ✓ Non-issuance of Provisional Interest Certificate for Income Tax Purposes
- ✓ Non-issuance of Photocopy of documents, loan agreements and related documents,
- ✓ Non-issuance of List of documents,
- ✓ Non-issuance of No dues certificate after loan closure,
- ✓ Non-issuance of original documents, defaulting in removal of creation of mortgage.
- ✓ Not addressing Interest & other charge related queries
- ✓ Not aiding in the swapping of PDCs or Security
- ✓ Not informing of change in EMI pursuant to increase / decrease in loan/ROI
- ✓ or failure to provide any other information sought,
- ✓ Incorrect reporting of delinquency in the loan
- ✓ Cancellation of mortgage created with SRO on redemption of mortgage.
- ✓ Related to Credit information Report

Redressal process:

Customers will be asked to contact the concerned Branch Manager within working hours of 9:30 am to 6:30 pm (Monday to Saturday). Branch Manager will be the pivotal figure, responsible for resolving all customer related queries and may for that purpose seek help and support from concerned personnel and seek resolution thereof. The Branch Manager will be the point of contact with Customers and shall communicate with the Complainant/s as required.

If any resolution of complaint needs additional time, we will inform the customer/regulator for the reasons of delay in resolution and provide expected time-lines for resolution of the issue.

Escalation of complaints: - If a customer is not satisfied with the resolution provided through various channels, the customer can escalate the issues to the next higher level, as per the escalation matrix available at the branch.

Contact No & Email ID of concerned officials shall be displayed at all branches.

Name	Email ID	Contact No.	TAT
Branch Manager @manappuramhomefin.com	7 Working Days
Manager- Customer Care	customer.request@manappuramhomefin.com	0487 3520503	7 Working Days
Head of Operations	Headops@manappuramhomefin.com	0487 3520508	7 Working Days

Nodal officer:

The Head Customer Relationship Management shall be the Nodal Officer to address all service-related grievances raised by MAHOFIN's Customers. All Grievances shall be brought to his notice by concerned officials be the Branch Managers or Customer Care team.

Head-Customer Relationship Management
Manappuram Home Finance Ltd.
8/596 , Padmaprabha Building,
Near Sreerama swamy temple,
Cherpu – Thriprayar Road, Thriprayar,
Thrissur, Kerala – 680567

or send e-mail to: headcrm@manappuramhomefin.com

Further escalation to regulator: In case the customer does not receive response from the company within a period of one month or is dissatisfied with the response received, the customer may approach Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi 110 003, or lodge complaint in NHB Website <https://grids.nhbonline.org.in/>

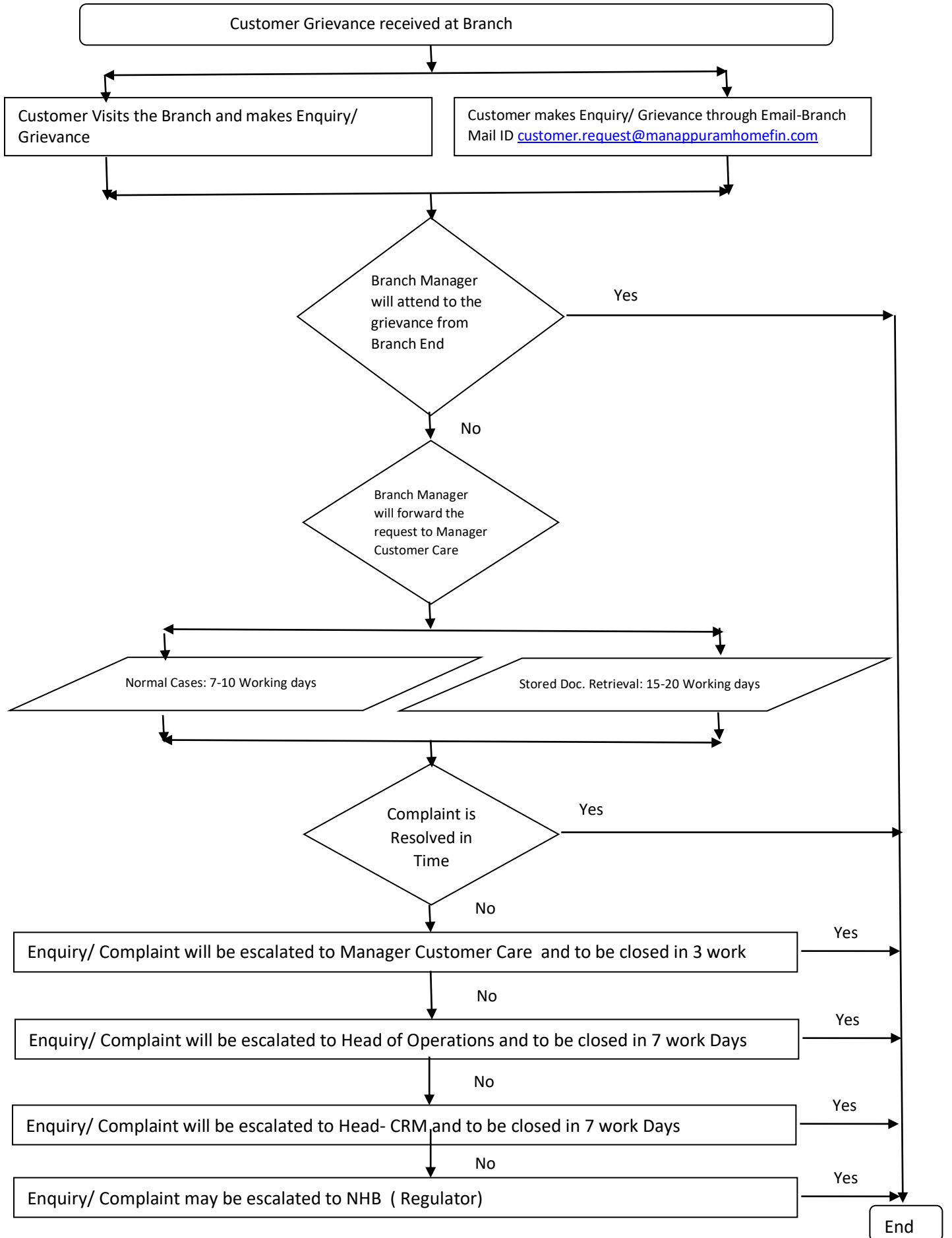
or may escalate his grievance to National Consumer Helpline(NCH) too, on <https://consumerhelpline.gov.in>. or may escalate his grievance to Centralized Public Grievance Redress and Monitoring System (CPGRAMS) on <https://pgportal.gov.in/CPGOFFICE/>

In case of Outsourced financial services, If a complaint is rejected wholly or partly by the Company and the complainant is not satisfied with the reply or does not get reply within 30 days, after the Company received the complaint, the complainant shall have the option for redressal of their grievance through Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi 110 003, or lodge complaint in NHB Website <https://grids.nhbonline.org.in/>

Reporting to the Board

A periodic dashboard of Consumer Complaints / grievances will be presented to the Board at review meetings, showing therein total number of grievances received, grievances resolved, categorization of grievances and steps by way of process refinement/s taken up to mitigate grievance/s / occurrence/s.

Diagrammatic scheme for addressing Grievances raised by Customers



Customer grievance Form

Dear Customer,

We request you to kindly fill up this format to assist and serve you at the earliest.

Name.....

Loan Account/Sanction Number: _____

Mailing address: _____

City: _____ Pin code: _____

Contact number: _____ E-mail ID: _____

Bank Details- Account No. _____ IFSC _____

Grievance (Tick as required)

- Non-issuance of Loan Account statement
- Non-receipt of Part / Full Payment OR refusal to issue acknowledgement / receipt
- Non-issuance of Repayment Schedule
- Non-acceptance of a Pre- Closure Request
- Non-acceptance of change wrt. Address/ Email ID/ Contact No.
- Non-issuance of Provisional Interest Certificate for Income Tax Purposes
- Non-issuance of Photocopy of Property, loan agreements and related documents,
- Non-issuance of List of documents,
- Non-issuance of No dues certificate after loan closure,
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Please specify reasons for grievance in detail:

Expected resolution:

Date: _____ Customer Signature: _____

-----**FOR OFFICE USE ONLY**-----

Complaint received by: _____ on: _____

T-A-T for resolution: _____ Solution offered: _____

Response: _____

Remarks _____