

# GRIEVANCE REDRESSAL POLICY

## Grievance Redressal Policy

AVIOM INDIA HOUSING FINANCE PVT. LTD. has laid down the following mechanism for redressal of grievances of its customers.



### Level 1

#### Branch/ TeleCall/ Whatsapp

The complainant can visit branch or call/WhatsApp at 9811557540 or call at Tollfree number 000000 to register their complaint. Branch Head can be contacted at branch itself.



### Level 2- First Escalation

#### E-mail

The complaint can also be e-mailed at [customercare@aviom.in](mailto:customercare@aviom.in)



### Level 3- Second Escalation

#### Grievance redressal officer

In case your complaint is not resolved, you may write to Grievance Redressal Officer at [gro@aviom.in](mailto:gro@aviom.in) , or you may also write to him at below mentioned address:

Mr. Arun Katyal, Deputy Head – Internal Audit, AVIOM India Housing Finance Company, Worldmark 3, 306A, 3<sup>rd</sup> floor, Asset Area No.7, Delhi Aerocity, Near IGI Airport New Delhi-110037

*\*\*The above escalation matrix is also applicable for grievances related to services provided by outsourced agencies*

The customers are requested to necessarily provide the below details while lodging their issue with the Company.

- Loan Account Number
- Type & details of Grievance/ Query/ Suggestion
- Phone no. and E-mail ID

At every level, the Company will provide acknowledgement/ preliminary remarks to the customer within maximum of 7 days and final response will be provided within maximum 6 weeks depending on the type of grievance/request. If more time is required, the Company will inform the customer expected timeline. If you are not satisfied with the reply/ resolution provided by AVIOM at one level or you do not receive any response, then you may escalate to the next level.



In case you do not receive any response from AVIOM, or you are not satisfied with the response, you may contact the National Housing Bank at the following address:

Online mode: Complainant may click on following link for registering complaint: <https://grids.nhbonline.org.in>



Offline Mode: In offline/ physical mode by post, you may write to the following address: The Complaint Redressal Cell, Department of Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.

#### Service Request - Turn Around Time

Sl.	Category	Turn Around Time
1.	EMI / Disbursement issues	7 Days Post receipt of query
2.	Issuance of Statement of Account / Foreclosure Letter / List of Documents (LOD)	21 days post receipt of Customer Request

3.	Foreclosure of Loan & Dispatch of property papers	30 working days post payment deposit by the customer
5.	Refunds	14 Days from the refund received from Insurer or Refunds request received date.
6.	Sanction to Disbursement	30 days, Post clearance of all Sanction and other conditions, if any.