

### **GRIEVANCE REDRESSAL POLICY - CLIX HOUSING FINANCE LIMITED**

We truly believe in providing best in class services to our customers. We aim to understand both our strengths and areas of improvement from our customer's point of view and work across our business units to meet their needs. We do not discriminate in extending products and facilities including loan facilities to customers based on race, color, religion, and sex or physically / visually challenged applicants on grounds of disability.

Our Grievance Redressal Policy focuses to improve customer satisfaction by addressing key issues. Our endeavor is to ensure that all customer complaints are resolved as per defined time schedule. This facility has been provided to the customers to register complaints for speedy redressal.

Now you can get answers to most of your queries online at the click of a button. We urge you to visit [My Account](#) to have an easy access to your loan details, account statements, payment schedule and much more. You can also interact with our virtual assistant '[Maya](#)'. Not just this, you can also access details on Whatsapp by adding +918448111444.

However, for any assistance or redressal of your grievances, you may reach out to us via the various channels (Call/ Email/ Walk-in) as listed below:

Note: Clix Housing is a subsidiary of Clix Capital. Therefore, all email addresses are with the domain as @clix.capital.

#### **Step 1: Complaint Registration:**

Customers are requested to register their complaint/grievances through any of the below mentioned channels:

1. Call us: Customers may dial-in on 0120 646 5400 between 9:30 am and 6:30 pm from Monday to Saturday
2. Email: Drop us an email at [hello@clix.capital](mailto:hello@clix.capital)  
(Please mention your loan account number and contact number in the subject line)
3. Write to us: Grievance Redressal Cell, Clix Housing Finance Ltd, 6th Floor, Good Earth Business Bay II, Sector 58, Gurugram, Haryana, India – 122102.

#### **Resolution of Grievances**

1. The Customer service desk is responsible for the resolution of grievances at the earliest. They would be responsible for sending an acknowledgment to the customers with Service Request Number and tentative timelines for resolution.
2. It is the foremost duty of the Customer service desk to see that the complaint should be resolved completely to the customer's satisfaction. Any complaint which is partially or wholly rejected (resolution not in line with customer's expectation) shall be referred by the Company only, to Internal Ombudsman Officer (IO) for resolution. The IO shall examine the complaints based on records available, including documents submitted by the complainant, and comments/clarifications furnished by the Company to the specific queries of the IO. The IO may seek additional information from the complainant through the Company, if required.
3. Upon decisions/ resolution, a reply will be sent by the Company to the customer through email or post.

#### Time Frame

1. If a complaint is received from a customer through any of the above channels, the Company shall send an acknowledgement within 3 working days.
2. After examining the matter, the company will send final response or explain the reason for taking more time to respond and shall endeavor to do so within thirty days of receipt of complaint

#### Escalation:

**Level 1 Escalation:** In case customer is not satisfied with the response from Customer Care Team or have not received a satisfactory response within the defined timeframe mentioned above, customer may send us an email at [head.services@clix.capital](mailto:head.services@clix.capital)

**Level 2 Escalation:** If customers are still not satisfied with the resolution provided by [head.services@clix.capital](mailto:head.services@clix.capital) or has not received the resolution within the defined timeframe mentioned above, they may further escalate to the Grievance Redressal Officer/ Principal Nodal Officer.

| All Complaints                                                                             |                                                                                  |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Mr. Sunny Dwivedi</b>                                                                   | <b>Ms. Shagun Malhotra Jhanji</b>                                                |
| <b>Grievance Redressal Officer</b>                                                         | <b>Principal Nodal Officer</b>                                                   |
| Email : <a href="mailto:grievance.officer@clix.capital">grievance.officer@clix.capital</a> | Email : <a href="mailto:nodalofficer@clix.capital">nodalofficer@clix.capital</a> |

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| Clix Housing Finance Limited<br>6 <sup>th</sup> Floor, Good Earth Business Bay II,<br>Sector 58, Gurugram - 122102<br>Haryana, India<br>Contact Number : 9319192134 ( 10.00<br>am to 6:30 pm)- Monday to Friday<br>(except public holidays) | Clix Housing Finance Limited<br>6 <sup>th</sup> Floor, Good Earth Business Bay II, Sector<br>58, Gurugram - 122102<br>Haryana, India<br>Contact Number : 9319192134 ( 10.00 am<br>to 6:30 pm)- Monday to Friday (except<br>public holidays) |
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### Level 3 Escalation-

#### **Complaint Redressal Cell of National Housing Bank**

If the complaint/dispute is not resolved within a period of one month or is dissatisfied with the response received, the complainant may approach the Complaint Redressal Cell of National Housing Bank. The details of the complaint redressal cell are given below:

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

You can also reach out to National Consumer Helpline at 1800 114 000 or email at [crcell@nhb.org.in](mailto:crcell@nhb.org.in). For further details visit <https://consumerhelpline.gov.in/>

#### **Grievance Registration & Information Database System (GRIDS) for Clix Housing**

The complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints in online using the link <https://grids.nhbonline.org.in>