

**BY REGISTERED POST**

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January 3, 2012



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

All Registered Housing Finance Companies

Dear Sirs,

**Grievance Redressal Mechanism in HFCs**

The Guidelines on Fair Practices Code for housing finance companies circulated on October 11, 2010 by the National Housing Bank, inter alia, requires every housing finance company to put in place a complaint and grievance redressal mechanism in each of its offices, to publicize it and also make it available on its web-site. HFCs should ensure that all disputes are heard and disposed of in a time bound manner. We advise you to ensure compliance in this regard.

We also advise you to clearly display in all your offices/branches and on the web site that in case the complainant does not receive response from the company within reasonable time or is dissatisfied with the response received, the complainant may approach the National Housing Bank at the following address:-

National Housing Bank,  
Department of Regulation and Supervision,  
(Complaint Redressal Cell),  
4th Floor, Core-5A, India Habitat Centre,  
Lodhi Road,  
New Delhi - 110 003.

The Complaint can also be e-mailed at [crcell@nhb.org.in](mailto:crcell@nhb.org.in).

Kindly acknowledge receipt.

Yours faithfully,

  
Regional Manager  
Department of Regulation and Supervision

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में  
कोर-5-ए, तृतीय तल, इंडिया हैबिटेट सेंटर, लोधी रोड़, नई दिल्ली-110003  
दूरभाष नं. पी.बी.एक्स.-2464 9031-35 फैक्स : 011-2464 6988, 2464 9041  
वेबसाईट : [www.nhb.org.in](http://www.nhb.org.in) ईमेल : [nhbho1@bol.net.in](mailto:nhbho1@bol.net.in) तार : निवास बैंक

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Core-5-A, 3rd Floor, India Habitat Centre, Lodhi Road, New Delhi-110003  
Phone : PBX 2464 9031-35 Fax : 011-2464 6988, 2464 9041  
Website : [www.nhb.org.in](http://www.nhb.org.in) E-mail : [nhbho1@bol.net.in](mailto:nhbho1@bol.net.in) Gram : NIWAS Bank

**“बैंक हिन्दी में पत्राचार का स्वागत करता है”**