



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

GRIEVANCE REDRESSAL POLICY

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Grievance Redressal Department

National Housing Bank

New Delhi

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1. Introduction

- 1.1.** The National Housing Bank (NHB) has been established under the National Housing Bank Act, 1987 to operate as a principal agency to promote housing finance institutions and to provide financial and other support to such institutions.
- 1.2.** Being an All-India Financial Institution (AIFI), there may be occasions when its constituents may have grievances. NHB being the supervisor of Housing Finance Companies (HFCs), there may also be occasions when the customers of HFCs would approach NHB for resolution of their grievances against HFCs. It has been the consistent endeavour of NHB to provide efficient service to all its constituents, including customers of HFCs, as per provisions of the Master Direction Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2021. NHB believes that the grievance redressal system of an institution is the gauge to measure its efficiency and effectiveness as it provides important feedback, about its own functioning and functioning of its dealing institutions, including the HFCs supervised by it. Application of Information Technology platform helps NHB in attending the complaints efficiently.
- 1.3.** Grievance Redressal Department (GRD) of NHB shall take up the complaints received against the HFCs, as per provisions of the Master Direction Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2021 and with the Primary Lending Institutions (PLIs) as Central Nodal Agency (CNA) for implementing Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (PMAY-CLSS) or Rural Housing Interest Subvention Scheme (RHISS). To bring in more transparency in its grievance redressal practices and procedures, the NHB has formulated this Grievance Redressal Policy ("GRP" or "the Policy"). The NHB shall have the Chief Grievance Redressal Officer, holding the position of General Manager or above.

2. Definitions

- 2.1.** For the purpose of this Policy, unless the context otherwise requires:
 - 2.1.1.** "Complaint" may be defined as an expression of dissatisfaction made by a constituent of NHB or customer of HFC related to product and/or service, or applicant/beneficiary of PMAY-CLSS or RHISS of PLI to NHB as CNA.
 - 2.1.2.** "Complainant" is one who is either an applicant/depositor/borrower/co-borrower/legal heirs of depositor/ borrower/co-borrower of the HFCs or an applicant/beneficiary of the PLI for which NHB is a CNA or constituent of NHB.
 - 2.1.3.** "Identical/duplicate complaints" may be defined as the complaints filed by the same Complainant, which have already been lodged in GRIDS under this Policy or on the other Portals viz. Centralized Public Grievance Redress and Monitoring System (CPGRAMS), Integrated Grievance Redress

Mechanism (INGRAMS) of Ministry of Consumer Affairs shall not be taken up again in GRIDS under this Policy. Any such identical nature complaint is received from the Complainant shall be treated as single complaint

3. Policy Objective

Objective of the Policy is to provide simple, early, and cost-effective grievance resolution mechanism to the constituents of NHB, as also to the customers of HFCs supervised by it, through facilitative approach.

4. Receiving/Registering Grievances through Online Platform

4.1. Centralized Public Grievance Redress and Monitoring System (CPGRAMS)

CPGRAMS is a Government of India's Portal aimed at providing citizens, an online platform for redressal of the grievances. Redressal of citizen grievances through unified CPGRAMS portal is one of the most important initiatives of the Government of India. The Department of Administrative Reforms & Public Grievances (DARPG) formulates public grievance redressal mechanism for effective and timely redressal/settlement of citizen's grievances.

4.2. Grievance Registration & Information Database System (GRIDS)

GRIDS is an in-house online portal developed by NHB for encouraging the use of digital platform and to reduce the paperwork. It facilitates online registration and tracking of complaint for the complainant. It not only brings in transparency but also improves efficiency in NHB's grievance resolution mechanism through online response updates from NHB/HFCs. The complainant can make use of GRIDS by providing the required information like name, contact details, application/ deposit/ account number etc. for registration and subsequent status tracking.

5. Grievance Resolution

5.1. Resolution under the Policy shall be as per the provisions of the Master Direction Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2021 or Circulars/Notifications/Guidelines, etc. issued/amended by the Government of India/ Reserve Bank of India, from time to time. Loans availed by the borrowers, are primarily governed by the terms and conditions of the loan contract executed between the related parties. Non-sanction of loan/ rejection shall be as per the commercial decision made by the HFC and is governed by the respective HFC's Board approved Policy in line with Master Direction Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2021. NHB shall play facilitative role on such complaint by taking up the complaint with the concerned HFC for resolution.

5.2. Resolution process of NHB is not a substitute to the existing judicial or quasi-judicial forum/s or other remedies available to the Complainant to resolve

her/his grievance. The Complainant, therefore, is at liberty to approach the available forum/s at any stage i.e., even before resorting to the grievance redressal mechanism with NHB or during the resolution process with NHB or when she/he is not satisfied with the outcome from the resolution of NHB.

- 5.3.** For the grievances received against HFCs/PLIs, the Master Direction- Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 stipulates that in case the Complainant does not receive response from the HFC/PLI within a period of one month or is dissatisfied with the response received the Complainant may approach the NHB by lodging the complaint online on the website of NHB (through GRIDS) or through post to NHB, New Delhi. A specimen of the format of ‘Complaint Form’ is annexed as Annexure-A.

6. Resolution Turn-Around-Time for Complaints

The NHB shall endeavour to redress/resolve the complaint lodged through CPGRAMS/GRIDS within twenty-one (21) days of its receipt. In case of delay, an interim reply along with reason for delay shall be communicated to the Complainant by HFC/NHB.

7. Complaint Specification and Exclusion

7.1. Required Mandatory Specification

- (i) Complaint must contain the name and address of the Complainant, his/her relationship as customer of HFC/PLI/ NHB along with details like deposit/loan account number, branch, etc.
- (ii) Specific grievance of the Complainant and if there is no specific grievance then NHB’s interpretation shall be final; and
- (iii) Complaint against HFC/PLI shall contain date of complaint made to the HFC/PLI, along with documentary evidence.

7.2. Exclusion

Communication sent to NHB on the following issues, shall not be construed as complaint for registration and resolution -

- (i) Received/Registered with incomplete mandatory details as prescribed in the Complaint Form;
- (ii) Matter, which is already under process or closed as per provisions of the Policy.
- (iii) Matter raised in the complaint for which quasi-judicial procedure has been prescribed for decision or Cases that are sub-judice or any quasi-judicial/ judicial authority passed an Order;
- (iv) Matter under investigation by Government Authorities like Police, Tax, etc. or any Constitutional/Statutory Body is already examining or investigating or

taken a view on the subject matter (including Fraud), after examination or investigation.

- (v) Matter lodged as complaint by an Individual or an Advocate or a Third Party, who is not a customer or legal heir of the customer of NHB or HFC or PLI;
- (vi) Anonymous or Pseudonymous complaint;
- (vii) Complaint or Legal Notice not directly addressed to NHB for resolution;
- (viii) Complaint, which is incomplete/arbitrary/ambiguous or vexatious or filed without any sufficient cause or involving decision/policy by which the Complainant is not affected directly/indirectly;
- (ix) If the complaint is received by NHB, either after the lapse of one year from the date of receipt of reply from the HFC or after the lapse of one year and one month if no reply is sent by HFC from the date of complaint made to the HFC;
- (x) Subjective complaints like frequent phone calls, network issues in phone calls, unable to contact officials, etc.;
- (xi) Complaints against the HFCs which do not have valid Certificate of Registration under National Housing Bank Act, 1987; and
- (xii) Matter involving HFCs internal HR & Administration issues like staff pay & emoluments, transfer, promotion, contractual termination, commission to vendors, etc.

8. Appeal against Complaint Closed

8.1. GRIDS registered Complaint

The Complainant may prefer an appeal on GRIDS to the Chief Grievance Redressal Officer (CGRO) of NHB designated for the purpose, within 30 days from the date of closure intimation made to the Complainant by the NHB, if she/he is not satisfied with the outcome. Appropriate Authority contact details are made available on NHB's website. In the event the Complainant is not satisfied with the outcome and feels that her/his complaint is not resolved within a given period, he/she may approach other forms of remedies, including legal or other recourses.

8.2. CPGRAMS registered Complaint

The Additional Secretary to the Government of India, Ministry of Finance, Department of Financial Services (DFS) is appointed as the Nodal Appellate Authority for disposal of Appeal against the closure of public grievances by Nodal Grievance Officer of NHB in CPGRAMS. As decided by the DFS to appoint a Sub-Appellate Authority for each organisation to consider and dispose appeal for that organisation, HOD (GRD) or HOD in concurrent charge of GRD has been appointed as Sub-Appellate Authority in CPGRAMS.

8.3. Resolution Turn-Around-Time for Appeals

The NHB shall endeavour to redress/resolve the appeals lodged through CPGRAMS/GRIDS within fifteen (15) days of its receipt. In case of delay, an interim reply along with reason for delay shall be communicated to the Appellant by HFC/NHB.

9. Customer Service Committee & Training

9.1. Customer Service Committee (CSC) has been constituted in November 2005 as per the RBI's Circular, for examination and evaluation of customer service of the NHB. This Committee comprises of Senior Officers of the NHB with Executive Director as the Chairman to deliberate the issues relating to the customer service provided by the NHB. The Committee shall also examine the issues of effectiveness of the Grievance Resolution Mechanism adopted by the NHB for its customers at periodic intervals.

9.2. Constitution and Quorum for the CSC:

9.2.1. Constitution: CSC shall be based on designations instead of names as under:

- i. Executive Director (ED)/Deputy Managing Director (DMD) looks after the Grievance Redressal Department (GRD) as the Chairman;
- ii. HOD of GRD as a Member;
- iii. HOD of Resource Mobilization and Management Department (RMMD) as a Member;
- iv. HOD of Refinance Operations Department (ROD) as a Member;
- v. Second in line Officer in GRD as a Member; and
- vi. Officer of RM and above in GRD as Member Secretary.

** If HODs of ROD and Project Finance Department (PFD) are different, then Head of PFD to be included as the Permanent Invitee.*

9.2.2. Quorum: Two Third of the Constitution shall form the quorum for the CSC Meeting, with the mandatory presence either of HOD (GRD) or Member Secretary. In the absence of ED/DMD, senior most Member of the Committee shall Chair the Meeting.

9.2.3. Periodicity: CSC shall meet at least half yearly once, and its report shall be placed once in every six months to the Board.

9.3. The NHB shall organize training/seminar to HFCs' Nodal Officers and Grievance Redressal Officers to sensitize or update on processes.

10. MIS Reporting

10.1. Triggers observed from complaints shall be forwarded to Department of Supervision (DOS) and Government Schemes Department (GSD), periodically.

10.2. GRD shall submit the status of complaints **and Appeals** i.e. received, redressed/resolved, and pending to the Board/Executive Committee of NHB

through CGRO at quarterly intervals. The Grievance Redressal Policy shall be hosted on NHB's website for the perusal, understanding and implementation by various stakeholders.

10.3. GRD shall be placing report on pending grievances (complaints and appeals) for more than 07 days before Chief Grievance Redressal Officer on a weekly basis. Further, GRD shall be placing report on pending grievances (complaints and appeals) for more than 30 days before the Managing Director on a fortnightly basis, through CGRO.

11. Complaints received under Protected Disclosures

- 11.1.** Disclosure of information in the public interest by the employees of an organization is increasingly gaining acceptance for ensuring better governance standards and probity/ transparency in the conduct of affairs of institutions.
- 11.2.** Complaint under this would cover the areas such as corruption, misuse of office, criminal offences, suspected / actual fraud, failure to comply with existing rules and regulations such as Reserve Bank of India Act, 1934, National Housing Bank Act 1987, etc. and acts resulting in financial loss / operational risk, loss of reputation, etc. detrimental to depositors' interest / public interest.
- 11.3.** Under this, employees of the Housing Finance Companies (HFCs) concerned, customers, stake holders, NGOs and members of public can lodge complaints.
- 11.4.** Anonymous / pseudonymous complaints will not be covered under the Scheme and such complaints will not be entertained.
- 11.5.** National Housing Bank (NHB) will be the Nodal Agency to receive complaints against HFCs. The NHB would keep the identity of the Complainant secret, except in cases where the Complaint turns out to be vexatious or frivolous and action has to be initiated against the complainant as mentioned at para 11.6 below.
- 11.6.** The HFC against which Complaint has been made can take action against the Complainant in cases where motivated / vexatious Complaint is made, after being advised by NHB. An opportunity of hearing will, however, be given by the concerned HFC to the Complainant before taking such action.
- 11.7.** Final action taken by NHB on the Complaint will be intimated to the Complainant.
- 11.8.** Procedure for lodging the complaint under the Scheme:
- i. The Complaint should be sent in a closed / secured envelope.
 - ii. The envelope should be addressed to the General Manager, Department of Supervision, National Housing Bank, Third Floor, Core 5A, India Habitat

Centre, Lodhi Road, New Delhi-110003. The envelope should be superscribed "*Complaint under Protected Disclosures for Housing Finance Companies*". If the envelope is not superscribed and closed, it will not be possible for NHB to protect the complainant under the provision and such complaint will be dealt with as per the Normal complaint policy of NHB.

- iii. The Complainant should give his / her name and address in the beginning or end of the Complaint or in an attached letter. In case of an employee making such Complaint, details such as name, designation, department, institution, and place of posting etc. should be furnished.
- iv. The Complaint can be made through e-mail also giving full details as specified above. For this purpose, a specific email-id has been created (protecteddisclosure@nhb.org.in)
- v. The Complainant should ensure that the issue raised by him involves dishonest intention/moral angle. He should study all the relevant facts and understand their significance. He should also make an effort, if possible, to resolve the issue through internal channels in order to avoid making the Complaint.
- vi. The text of the Complaint should be carefully drafted so as not to give any details or clue to the Complainant's identity. The details of the Complaint should be specific and verifiable.
- vii. In order to protect the identity of the Complainant, the NHB will not issue any acknowledgement of receipt of the Complaint and the Complainant is advised not to enter into any further correspondence with NHB in her/his own interest. NHB assures that, subject to the facts of the case being verifiable, it would take necessary action, as provided. If any further clarification is required, the NHB will get in touch with the Complainant.

11.9. If the Complaint is accompanied by particulars of the person making the Complaint, the NHB shall take the following steps:

- a) If necessary, it would ascertain from the Complainant whether she/he was the person who made the complaint or not.
- b) The identity of the Complainant will not be revealed unless the Complainant herself/himself has made the details of the Complaint either public or disclosed his identity to any other authority.
- c) If the identity of the Complainant is concealed, NHB shall make discreet inquiries to ascertain if there is any basis for proceeding further with the Complaint.
- d) Either as a result of the discreet enquiry, or on the basis of complaint itself without any inquiry, if NHB is of the opinion that the matter requires to be investigated further, NHB may consider calling for the comments / response

from the Chairman / Managing Director/ Chief Executive Officer of the concerned HFC.

- e) After obtaining the response of the concerned HFC and / or on the basis of an independent scrutiny conducted / ordered by the NHB, if the NHB is of the opinion that the allegations are substantiated, the NHB shall recommend appropriate action to the concerned HFC. These shall, inter alia, include the following:
- Appropriate action to be initiated against the concerned official.
 - Appropriate administrative steps for recovery of the loss caused to the HFC as a result of the corrupt act or misuse of office, or any other offence covered.
 - Recommend to the appropriate authority / agency for initiation of criminal proceedings, if warranted by the facts and circumstances of the cases.
 - Recommend taking corrective measures to prevent recurrence of such events in future.
 - Consider initiating any other action that it deems fit keeping in view the facts of the case.
- 11.10.** If any person is aggrieved by any action on the ground that she/he is victimized due to filing of the complaint or disclosure, she/he may file an application before the NHB seeking redressal in the matter. The NHB shall take such action, as deemed fit. In case the complainant is an employee of the HFC, the NHB may give suitable directions to the concerned HFC, preventing initiation of any adverse personnel action against the Complainant.
- 11.11.** Either on the basis of application of the Complainant or on the basis of information gathered, if the NHB is of the opinion that either the Complainant or the witnesses in the case need protection, the NHB shall issue appropriate directions to the concerned HFC.
- 11.12.** The system evolved herein shall be in addition to the existing grievances redressal mechanism in place. However, secrecy of identity shall be observed, only if the Complaint is received under this.
- 11.13.** In case NHB finds that the Complaint is motivated or vexatious, the NHB shall be at liberty to take appropriate steps.
- 11.14.** In the event of the identity of the informant being disclosed inspite of the NHB's directions to the contrary, the NHB shall be authorized to initiate appropriate action as per extant regulations against the person or HFC making such disclosure. The NHB may also direct such person or HFC to suitably compensate the Complainant.
- 11.15.** GRD shall forward complaints received, if any to Department of Supervision(DoS), NHB. The departments would keep the identity of the Complainant secret, except in cases where Complaint turns out to be vexatious or frivolous.

12. Review of Grievance Redressal Policy:

The Grievance Redressal Policy shall be reviewed periodically, normally on annual basis and if required on need basis.

COMPLAINT FORM
(To be filled up by the Complainant)

To
Grievance Redressal Department
National Housing Bank
Core 5A, India Habitat Centre
Lodhi Road
New Delhi -110 003.

Dear Sir/Madam,

SN	Particulars	To be filled by the Complainant
1.	Complaint against (please specify category and name of the Institution) *	Housing Finance Company (HFC) / Primary Lending Institution (PLI) / National Housing Bank (NHB) Name : _____
2.	Name of the Complainant*	Shri/Smt./Ms.
3.	Father's/Husband's Name*	
4.	Communication Address*	
5.	Pin Code	
6.	Mobile No.	
7.	email ID	
8.	Date of Birth*	DD/MM/YYYY
9.	Identity Proof* Aadhaar No. or Voter ID No. or Passport No. or PAN or Driving License No.	
10.	HFC's/PLI's Branch Name and Address or NHB's Office Address	
11.	Relationship With HFC/PLI/NHB*	Deposit/Loan Account No. _____
12.	Complainant Category*	Depositor / Borrower / Co-Borrower / Guarantor / Beneficiary/ Legal Heir/ Claimant
13.	Have you lodged the complaint earlier with NHB? If yes, provide complaint No.*	COMP/ _____

SN	Particulars	To be filled by the Complainant
14.	Have you lodged the complaint with any other Government Authority/ Portal*? If yes, please specify the name and provide complaint No.	
15.	Whether the matter is pending before the Consumer Forum, Debt Recovery Tribunal, Debt Recovery Appellate Tribunal, Court, National Company Law Tribunal. If yes, provide name and brief details*	
16.	Complaint lodged with HFC/PLI* Date, complaint No.	
17.	Have you received response from HFC/PLI? * If yes, please attach a copy of the response.	Brief of the complaint, if not satisfied by the Response
18.	<p>Declaration</p> <p>i. Certify that I had approached the HFC/PLI vide my complaint dated _____, as mentioned in SN 16 of this Complaint Form and did not receive the response within 30 days or not satisfied with its response.</p> <p>ii. State that details mentioned, and attachments provided in this Complaint Form are true and correct.</p> <p>iii. Read and understand the Grievance Redressal Policy of the NHB, which is placed at its website (www.nhb.org.in).</p>	
19.	Place: Date:	Signature: Name:

Fields marked with (*) are mandatory for NHB to take up the complaint.

शिकायत प्रपत्र
(शिकायतकर्ता द्वारा भरा जाना)

शिकायत निवारण विभाग
राष्ट्रीय आवास बैंक
कोर 5ए, भारत पर्यावास केंद्र
लोधी रोड
नई दिल्ली -110 003

महोदय/महोदया,

क्र. सं.	विवरण	शिकायतकर्ता द्वारा भरा जाना
1.	के विरुद्ध शिकायत (कृपया श्रेणी और संस्थान का नाम निर्दिष्ट करें) *	आवास वित्त कंपनी (आ.वि.कं.)/प्राथमिक ऋणदाता संस्थान (पीएलआई)/राष्ट्रीय आवास बैंक (रा.आ.बैंक) नाम : _____
2.	शिकायतकर्ता का नाम *	श्री/श्रीमती/सुश्री
3.	पिता/पति का नाम *	
4.	संचार पता *	
5.	पिन कोड	
6.	मोबाईल नं.	
7.	ईमेल आईडी	
8.	जन्मतिथि*	डीडी/एमएम/वाईवाईवाईवाई
9.	पहचान प्रमाण * आधार सं. या वोटर आईडी सं. या पासपोर्ट सं. या पैन या ड्राइविंग लाइसेंस सं.	
10.	आ.वि.कं./पीएलआई की शाखा का नाम और पता या रा.आ.बैंक के कार्यालय का पता	
11.	आ.वि.कं./पीएलआई/ रा.आ.बैंक के साथ संबंध*	जमा/ऋण खाता सं. _____

क्र. सं.	विवरण	शिकायतकर्ता द्वारा भरा जाना
12.	शिकायतकर्ता श्रेणी*	जमाकर्ता/उधारकर्ता/सह-उधारकर्ता/गारंटर/लाभार्थी/कानूनी उत्तराधिकारी/दावेदार
13.	क्या आपने पहले रा.आ.बैंक में शिकायत दर्ज कराई है? यदि हां, तो शिकायत सं. प्रदान करें।*	सीओएमपी/_____
14.	क्या आपने किसी अन्य सरकारी प्राधिकरण/पोर्टल में शिकायत दर्ज कराई है? *यदि हां, तो कृपया नाम निर्दिष्ट करें और शिकायत सं. प्रदान करें।	
15.	क्या मामला उपभोक्ता फोरम, ऋण वसूली न्यायाधिकरण, ऋण वसूली के समक्ष लंबित है अपीलीय न्यायाधिकरण, न्यायालय, राष्ट्रीय कंपनी कानून न्यायाधिकरण। यदि हां, तो नाम और संक्षिप्त विवरण दें।*	
16.	आ.वि.कं./पीएलआई के पास दर्ज शिकायत* तिथि, शिकायत सं.	
17.	क्या आपको आ.वि.कं./पीएलआई से प्रतिक्रिया मिली है?* यदि हाँ, तो कृपया प्रतिक्रिया की एक प्रति संलग्न करें।	प्रतिक्रिया से संतुष्ट नहीं होने पर शिकायत का संक्षिप्त विवरण
18.	घोषणा i. प्रमाणित करता हूँ कि मैंने इस शिकायत प्रपत्र के क्रम सं. 16 में उल्लिखित दिनांक _____ की अपनी शिकायत के माध्यम से आ.वि.कं./पीएलआई से संपर्क किया था और मुझे 30 दिनों के भीतर कोई प्रतिक्रिया प्राप्त नहीं हुई या मैं इनके द्वारा दी गयी प्रतिक्रिया से संतुष्ट नहीं था। ii. वर्णित करता हूँ कि इस शिकायत प्रपत्र में उल्लिखित विवरण और संलग्नक सत्य और सही हैं। iii. रा.आ.बैंक की शिकायत निवारण नीति को पढ़ें और समझें, जो इसकी वेबसाइट (www.nhb.org.in) पर उपलब्ध है।	
19.	स्थान: दिनांक:	हस्ताक्षर: नाम:

चिह्नित फील्ड (*) भरा जाना अनिवार्य है जिससे रा.आ.बैंक आपके द्वारा दर्ज शिकायतों पर कार्रवाई कर सके।