

By e-mail

HO/DOS/DAK/2026/05202

April 07, 2026

To,

Managing Director & Chief Executive Officers

All Registered Housing Finance Companies

Madam/Sir,

**Advisory on Strengthening of Grievance Redressal Mechanism of Housing Finance Companies (HFCs)**

As per Para 144 of Reserve Bank of India (Housing Finance Companies) Directions, 2025, "The HFC shall publicise its grievance redressal procedure (e-mail id and other contact details at which the complaints can be lodged, turnaround time for resolving the issue, matrix for escalation, etc.) for lodging the complaints by the aggrieved borrower and ensure specifically that it is made available on its website".

In this regard, it is informed that the Department of Financial Services, Ministry of Finance, Government of India has recently reviewed the grievances redressal mechanism of the HFCs including the status of pending grievances. In view of the same, the HFCs are hereby advised to ensure following compliances with respect to grievance redressal mechanism of their companies-

- Display the complete contact details of grievance redressal officer/s on the website of the company;
- Mechanism/Procedure to lodge complaint against the HFCs should be prominently displayed in all branches/offices of the company.

Accordingly, the HFCs are required to ensure the compliance of this advisory latest by April 21, 2026, and submit the status of the same to NHB.

Yours Faithfully,



(Ranjan Kumar Barun)

General Manager

Department of Supervision

