

By Email

HO/DOS/DAK/2026/05396
June 29, 2026

To,
Managing Director & Chief Executive Officer
All Registered Housing Finance Companies

Madam/ Sir,

Subject: Lodging of Customer Complaints – Disclosure Requirements on Websites of Housing Finance Companies

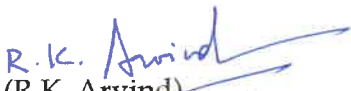
Madam/Sir,

Please refer to the Advisory dated **April 07, 2026** on *Strengthening of the Grievance Redressal Mechanism of Housing Finance Companies (HFCs)* and Reserve Bank of India (RBI) letter **CO.CEPD.PRS.No.S863/13-01-008/2025-2026** dated **December 09, 2025** (copy enclosed).

In this regard, all HFCs are advised to display a flowchart under the “Complaint” section of their website. This flowchart should clearly outline the procedure for lodging a complaint with the customer care executive, branch manager, nodal officer or any other officer designated by HFC for this purpose. It should also depict the escalation mechanism and details of the hierarchy of all officers responsible for handling consumer grievances.

Accordingly, all HFCs are required to ensure compliance with the above advisory on or before **July 15, 2026**, and submit the compliance status/report to NHB within the stipulated timeline.

Yours faithfully,


(R.K. Arvind)
Deputy General Manager
Department of Supervision





भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

CO.CEPD.PRS.No.S863/13-01-008/2025-2026

December 9, 2025

The Managing Director/ Chief Executive Officers
All entities regulated by RBI

Madam/Sir

Lodging of Customer Complaints – Disclosures on Websites of the Regulated Entities

Please refer to RBI instructions contained in the letter CEPD.CO. PRS/ S985 /13-01-008/2023-24 dated November 07, 2024, and CEPD.CO. PRD1/ S1127/13-01-008/2023-24 dated December 02, 2024 regarding handling of complaints, including disclosures on the websites of the Regulated Entities (REs).

2. In compliance with the directions of the Hon'ble High Court of Delhi issued in the matter of W.P.(C) 16659/2022 & CM APPL. 52510/2022, you are advised to display a flowchart under the "Complaints" section of your website. This flowchart should clearly outline the procedure for lodging a complaint with the customer care executive, branch manager, nodal officer or any other officer of the RE designated for this purpose. It should also depict the escalation mechanism and details of the hierarchy of all officers responsible for handling consumer grievances.

3. A compliance in this regard to be furnished through the DAKSH portal of RBI expeditiously, but no later than March 31, 2026.

Yours faithfully

(Narayan)
General Manager