

Grievance Redressal Policy

Preamble

At Brick Eagle Affordable Housing Finance Limited (“Neoleaf”/” Company”), it is our endeavour to provide the best in Customer Service. All our products and policies are built around the core value of “Customer First”. As a service organization, enhancing the level of customer satisfaction is the prime concern of the Financial Institution. However, there can be instances where customer is not satisfied with services rendered or have some queries on the loan facility availed. In order to resolve such queries /complaints, the Company has laid down the following Grievance Redressal Mechanism.

Objective of the Policy

This objective of the Policy is to minimize the instances of customer complaints and grievances through proper service delivery, to review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism shall help in identifying shortcomings in products and service delivery and to minimize customer dissatisfaction. In order to make the Company’s redressal mechanism more meaningful and effective, a structured system has been put in place. This system will ensure that the complaints are redressed in a just and fair manner within the given framework of rules and regulations.

Key Commitments:

Neoleaf. Intends to endorse the following key commitments:

1. The Company shall guide customers who wish to lodge a complaint and also provide guidance on what to do in case the customer is unhappy with the outcome.
2. After examining the matter, the Company shall send a response within 10 (ten) working days if complaint is in writing and if complaint is relayed over a phone customer

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shall kept informed of the progress within a reasonable period of time; the Company shall also guide a customer on how to take the complaint further if the customer is not satisfied.

3. A Nodal Officer should be appointed for the redressal of grievances of the customers including the borrowers, in connection with any matter pertaining to business practices, lending decisions, credit management and recovery. The name and contact details of the Nodal Officer should be displayed on the website of the Company.
4. The Company shall publicize 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. The Company shall clearly display in all its offices/ branches and on the website that in case the complainant does not receive response from the company within a period of one month

Modes of Lodging Complaint:

Modes of Raising Complaint: The customer may raise complaint in writing, orally, electronically or over telephone

Level 1:



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Complaint in Person	A complaint book is available at the branches. A customer can obtain it from the branch and record his /her grievances therein.
Call us	Complaints can also be logged at Call Centre on toll free number
Email	helpdesk@neoleaf.in
Website	www.neoleaf.in
Write to us	2nd Floor, Premier House, Plot No.38, Central Road, Chakala MIDC, Andheri East, MUMBAI-400093 Kind Attention : Customer Service Department

Customers are requested to necessarily provide Loan Account Number, Reference no. provided by the Company, details of Feedback/ Suggestion/ Complaint and valid phone no. & e-mail ID while communicating with the Company.

After examining the matter, the Company will send final response or explain why the company needs more time to respond and shall endeavor to do so within 10 working days of receipt of complaint and shall inform the customer mechanism to take the complaint further if he/she is still not satisfied.

Whom to approach for Redressal/ Escalation Matrix

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Customers are requested to first raise their concerns through any of channels as mentioned above. In case of delayed response within the specified timelines, such complaints may be escalated to next level as mentioned below.

Level 2:

If the resolution of complaint provided at initial level does not meet expectation or response is not received within the defined timescales; customer can escalate to helpdesk@neoleaf.in

The complaint received at this level will be addressed within 10 working days of receipt of complaint at this level.

Level 3:

If the resolution of complaint provided at level 2 does not meet expectation or response is not received within the defined timescales, such complaints may be escalated to the Grievance Redressal Officer of the Company whose details are as given below:

The complaint received at this level will be addressed within 7 working days of receipt of complaint at this level.

Neo Leaf shall endeavour to redress all customer complaints expeditiously and to the satisfaction of the complainant. The Company shall keep the concerned Bank/Housing Finance Company apprised on the status of grievance redressal.



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The above details will also be displayed prominently at all branches /places of the Company where business is transacted.

Level 4

If your complaint is not addressed or if the resolution provided is not satisfactory, you can contact the respective Bank or NBFC from which you have taken the loan. The details are as follows:

Bank/NBFC Contact Information:

1. Bank/NBFC Name: Hero Housing Finance Limited
Customer Service Email: customer.care@herohfl.com
Customer Service Phone Number: 1800-212-8800
2. Bank/NBFC Name: Federal Bank
Customer Service Email: contact@federalbank.co.in
Customer Service Phone Number: 1800-420-1199
3. Bank/NBFC Name: IndoStar Home Finance Private Limited
Customer Service Email: connect@indostarhfc.com
Customer Service Phone Number: 022 4510 7751
4. Bank/NBFC Name: Catholic Syrian Bank Limited.
Customer Service Email: customercare@csb.co.in
Customer Service Phone Number: 1800 266 9090

Review and Approval

The Policy is subject to annual review and approval by the Board of Directors of the Company.

