

# COMPLAINT LODGING AND ESCALATION MECHANISM

(Hierarchy: GRO → CFO → CEO → NHB)



## 1. LODGING OF COMPLAINT

Customer may lodge complaint through:

- Branch / Office
- Customer Care
- Email
- Letter
- Other channels as notified



## 2. REGISTRATION & ACKNOWLEDGEMENT

- Complaint is registered in the system.
- Unique Complaint / Reference Number provided to the customer.
- Acknowledgement is sent with expected resolution timeline.



Email for complaint registration & acknowledgement:  
[services.homeloans@jmfl.com](mailto:services.homeloans@jmfl.com)



## 3. EXAMINATION & RESOLUTION

Concerned department examines the complaint and provides resolution.

## 4. CUSTOMER SATISFIED?

YES

### COMPLAINT CLOSED

Resolution communicated to customer and case closed.

NO / NO RESPONSE

### ESCALATION LEVEL 1

#### GRIEVANCE REDRESSAL OFFICER (GRO)



- Customer may escalate the complaint to the GRO.
- GRO reviews the case and provides a final response.



Email: [heads.ops@jmfl.com](mailto:heads.ops@jmfl.com)

### TIMELINE

GRO to respond within 7 working days.

## CUSTOMER SATISFIED?

YES

### COMPLAINT CLOSED

Resolution communicated to customer and case closed.

NO / NO RESPONSE

### ESCALATION LEVEL 2

#### CHIEF FINANCIAL OFFICER (CFO)



- Customer may escalate the complaint to the CFO.
- CFO reviews the case and provides a final response.



Email: [cfo.homeloans@jmfl.com](mailto:cfo.homeloans@jmfl.com)

### TIMELINE

CFO to respond within 7 working days.

## CUSTOMER SATISFIED?

YES

### COMPLAINT CLOSED

Resolution communicated to customer and case closed.

NO / NO RESPONSE

### ESCALATION LEVEL 3

#### CHIEF EXECUTIVE OFFICER (CEO)



- Customer may escalate the complaint to the CEO.
- CEO reviews the case and provides a final response.



Email: [ceo.homeloans@jmfl.com](mailto:ceo.homeloans@jmfl.com)

### TIMELINE

CEO to respond within 7 working days.

## CUSTOMER SATISFIED?

YES

### COMPLAINT CLOSED

Resolution communicated to customer and case closed.

NO / NO RESPONSE

### ESCALATION LEVEL 4

#### NATIONAL HOUSING BANK (NHB)



- If the customer is not satisfied with the CEO's response or does not receive a response within the prescribed timeline, the customer may approach the National Housing Bank (NHB) within one month by lodging a complaint through the GRIDS portal.
- NHB advises customers to first approach the HFC, and if no satisfactory response is received, complaints may be lodged through the GRIDS portal.

NHB GRIDS Portal: <https://grids.nhbonline.org.in>

### TIMELINE

Customer may approach NHB within one month.

## ESCALATION HIERARCHY



### CUSTOMER

Lodges complaint through available channels.

### LEVEL 1



#### GRO

Grievance Redressal Officer

Email: [heads.ops@jmfl.com](mailto:heads.ops@jmfl.com)

Responds within:  
7 working days

### LEVEL 2



#### CFO

Chief Financial Officer

Email: [cfo.homeloans@jmfl.com](mailto:cfo.homeloans@jmfl.com)

Responds within:  
7 working days

### LEVEL 3



#### CEO

Chief Executive Officer

Email: [ceo.homeloans@jmfl.com](mailto:ceo.homeloans@jmfl.com)

Responds within:  
7 working days

### LEVEL 4



#### NHB

National Housing Bank (NHB)

GRIDS Portal:

<https://grids.nhbonline.org.in>

Customer may approach NHB within one month.