

# **हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड**

हडको भवन, इंडिया हैबिटेड सेंटर, लोधी रोड, नई दिल्ली – 110003

## **COVID 19 Ex Gratia to Borrowers for difference in Interest for HUDCO Niwas Borrowers**

Reference to ex-gratia payment to be made in borrower's account of the difference between compound interest and simple interest on loan accounts with sanctioned limits and outstanding upto Rs.2 Crore (aggregate of all the borrowings/ facilities from all the Bank and Financial Institutions) for the period from 1<sup>st</sup> Mar, 2020 to 31<sup>st</sup> August 2020 (6 months)/184 days).

Any grievance related to payment of ex-gratia for housing loans sanctioned by HUDCO Niwas may please be forwarded to concerned HUDCO's Regional Office of your State. The list of Regional Offices is available on [www.hudco.org](http://www.hudco.org).

## WHOM TO CONTACT LIST FOR GRIEVENCE REDRESSAL MECHANISM OF HUDCO (ESCALATION MATRIX)

### Level 1: Submission of query

The query may be raised to the Customer Relation officer (CRO) designated in the concerned Regional Office as per the following details:-

| SI No. | Regional Office | Name of CRO (S/Shri) | Designation of CRO | Telephone/FAX                    |               |                          | E-Mail ID                        |
|--------|-----------------|----------------------|--------------------|----------------------------------|---------------|--------------------------|----------------------------------|
|        |                 |                      |                    | LL                               | Mob           | Fax                      |                                  |
| 1      | Ahmedabad       | Harshad B Parekh     | DM(IT)             | 079-26580684                     | (0)9427318643 | 079-26580804             | harshad_97@hudco.org             |
| 2      | Bengaluru       | P SUBRAMANIAN        | JGM(P)             | 080-25587010                     | (o)9444906130 | 080-25598748             | psubramanian@hudco.org           |
| 3      | Bhopal          | Ter Singh Patel      | JGM(IT)            | 0755-2763542                     | (0)9910603973 | 0755-2763526             | patelts@hudco.org                |
| 4      | Bhubaneswar     | Madhukar Ugemuge     | AGM(P)             | 0674-2536287                     | (0)9893203918 | 0674-2534906             | madhukar@hudco.org               |
| 5      | Chandigarh      | Kanwaljeet Kaur      | SM(R)              | 0172-2648956                     | (0)9417925019 | 0172-264895              | kanwal_punj@yahoo.com            |
| 6      | Chennai         | Smt Gayatri R Rajesh | JGM(P)             | 044-28412711                     | (0)9818050813 | 044-28589746             | gayatriratnamcro@gmail.com       |
| 7      | Delhi           | ANSHUMALI GOEL       | AGM(P)             | 011-24308-660                    | (O)9910060724 | 011-24308667             | roncrhudco@gmail.com             |
| 8      | Dehradun        | Ashok Kumar Lalwani  | DGM(F)             | 0135-2748405                     | (0)9415789753 | 0135-2748290             | lalwani@hudco.org                |
| 9      | Dimapur         | RANA KUMAR PHUKAN    | AGM(P)             | 03862-224323                     | (o)9706001834 | 03862-224323             | ranakp@sify.com                  |
| 10     | Guwahati        | Dharitri Medhi       | DM-F               | 0361-2339148                     | (0)9864134159 | 0361-2339150             | dmedhi_ghy@radiffmail.com        |
| 11     | Hyderabad       | S Rahimuddin         | DGM(P)             | 040-23210804/<br>23232572 Etn.29 | (0)8886001167 | 040-23243938             | syedrahim@hudco.org              |
| 12     | Jaipur          | RAJKUMAR LAWARIA     | Manager(A)         | 0141-2740863                     | (O)9887859496 | 0141-2740702/<br>2744883 | rajlavadia@gmail.com             |
| 13     | Jammu           | Ravinder Tikku       | M(Proj)            | 0191-2484797                     | (0)9419134180 | 0191-2473640             | tikkuravinder@yahoo.in           |
| 14     | Kolkata         | T K Sinha            | AGM(IT)            | 033-23580773                     | (0)9432309935 | 033-22525511             | tushar@hudco.org                 |
| 15     | Lucknow         | Arun Kumar Rana      | DGM(P)             | 0522-2721571                     | (0)9454994522 | 0522-2720841             | arunrana_kumar@yahoo.com         |
| 16     | Mumbai          | Pragati R Jadhav     | Sr.Mgr(IT)         | 022-22690080-84                  | (0)9224601570 | 022-22690086             | pragatijadhav18@gmail.com        |
| 17     | Patna           | S.K.Sinha            | JGM(P)             | 0612-2232679                     | (0)9473199481 | 0612-2232679             | satishkrsinha@gmail.com          |
| 18     | Raipur          | Vilas C Satpute      | SM(IT)             | 0771-4053738                     | (0)9753459610 | 0771-2422023             | satputevillas1967@gmail.com      |
| 19     | Ranchi          | Surender Kumar Singh | SM(P)              | 0651-2240523                     | (0)9334734466 | 0651-2411236             | surenderkumarsingh38@yahoo.co.in |
| 20     | Trivandrum      | VENUGOPAL P          | SM(P)              | 0471-2339744                     | (o)9495837228 | 0471-2329006             | venuhudco@yahoo.com              |
| 21     | Vijayawada      | K Vijaya Kumar       | DGM(P)             | 0866-2493306                     | (0)9100955296 | 0866-2493308             | kvijaykumar@hudco.org            |

### Level 2: Escalation , if the query is not resolved

If the satisfactory response is not received from the channel as per level 1, the query may be escalated to the following officers:-

| S.No. | Regional Office | Name of CRO (S/Shri) | Designation | Telephone/Fax |               |              | E-Mail ID               |
|-------|-----------------|----------------------|-------------|---------------|---------------|--------------|-------------------------|
|       |                 |                      |             | LL            | Mobile        | Fax          |                         |
| 1     | Ahmedabad       | Ms Nishi Garg        | RC          | 079-26582787  | (0)9909953625 | 079-26580804 | nishi_garg70@yahoo.com  |
| 2     | Bengaluru       | BT UMESH             | RC          | 080-255582602 | (0)9449861995 | 080-25598748 | btumesh1965@yahoo.co.uk |
| 3     | Bhopal          | V THIRUMAVALAVAN     | ED(P)       | 0755-4272077  | (0)8129567895 | 0755-2763526 | valavan@hudco           |

|    |                    |                        |       |                 |               |                         |  |
|----|--------------------|------------------------|-------|-----------------|---------------|-------------------------|--|
| 4  | Bhubaneswar        | RAMA KRISHNA MUKHERJEE | RC    | 0674-2531749    | (0)9437576083 | 0674-2534906            | <a href="mailto:mukharji@hudco.org">mukharji@hudco.org</a>                 |
| 5  | Chandigarh         | AKASH TYAGI            | ED(F) | 0172-2648952    | (0)8954084567 | 0172-2648955            | <a href="mailto:akash_roorkee@yahoo.co.in">akash_roorkee@yahoo.co.in</a>   |
| 6  | Chennai            | S THANGARAJU           | RC    | 044-28413141    | (0)9752099008 | 044-28589746            | <a href="mailto:thangaraju@hudco.org">thangaraju@hudco.org</a>             |
| 7  | Delhi              | K K Chauhan            | RC    | 011-24308650    | (0)8859106650 | 011-4308667             | <a href="mailto:kkchauhan@hudco.org">kkchauhan@hudco.org</a>               |
| 8  | Dehradun           | H M Bhatnagar          | RC    | 0135-2748405    | (0)9760016118 | 0135-2748290            | <a href="mailto:bhatnagar_hm@yahoo.co.in">bhatnagar_hm@yahoo.co.in</a>     |
| 9  | Dimapur            | Sanatan Deka           | RC    | 03862-224365    | (0)9435011332 | 0370-2291144            | <a href="mailto:drsanaton@rediffmail.com">drsanaton@rediffmail.com</a>     |
| 10 | Guwahati           | Kalyanmoy Chanda       | RC    | 0361-2339148    | (0)9435706321 | 0361-2339148            | <a href="mailto:kalyan.chanda111@gmail.com">kalyan.chanda111@gmail.com</a> |
| 11 | Hyderabad          | L V S Babu             | RC    | 040-23231297    | (0)9440313343 | 040-23243938            | <a href="mailto:lv_sudha@yahoo.com">lv_sudha@yahoo.com</a>                 |
| 12 | Jaipur             | S K Bhatnagar          | RC    | 0141-2740874    | (0)9829568689 | 141-2740702/<br>2744883 | <a href="mailto:bsudhirkr@yahoo.com">bsudhirkr@yahoo.com</a>               |
| 13 | Jammu              | AKASH TYAGI            | RC    | 0191-2474355    | (0)8954084567 | 0172-2648955            | <a href="mailto:akash_roorkee@yahoo.co.in">akash_roorkee@yahoo.co.in</a>   |
| 14 | Kolkata            | Dr D Subrahmanyam      | Sr.ED | 033-23580780    | (0)9810433859 | 033-23585514            | <a href="mailto:subbu@hudco.org">subbu@hudco.org</a>                       |
| 15 | Lucknow            | H T Suresh             | ED(P) | 0522-2720731    | (0)9449861991 | 0522-2720841            | <a href="mailto:htsuresh@hudco.org">htsuresh@hudco.org</a>                 |
| 16 | Mumbai             | V T Subramanian        | RC    | 022-22690080    | (0)8435800600 | 022-22690086            | <a href="mailto:vts@hudco.org">vts@hudco.org</a>                           |
| 17 | Patna              | T.Thomas Antony        | RC    | 0612-2234994    | (0)7781020206 | 0612-2234994            | <a href="mailto:hudcopro@gmail.com">hudcopro@gmail.com</a>                 |
| 18 | Raipur             | B Selvasunder          | RC    | 0771-2427796    | (0)9444130350 | 0771-2422023            | <a href="mailto:selvasundar@hudco.org">selvasundar@hudco.org</a>           |
| 19 | Ranchi             | Ajith K K              | RC    | 0651-2241238    | (0)9969293461 | 0651-2411236            | <a href="mailto:ajiithkumar@hudco.org">ajiithkumar@hudco.org</a>           |
| 20 | Thiruvananthapuram | Ms Beena Philipose     | RC    | 0471-2339742-45 | (0)9446810860 | 0471-2329006            | <a href="mailto:beenaphilipose@hudco.org">beenaphilipose@hudco.org</a>     |
| 21 | Vijayawada         | PVR Reddy              | RC    | 0866-2493306    | (0)9440096085 | 0866-2493308            |  |

### Level 3: Escalation to a Grievance Redressal Officer at Corporate Office

We have a Grievance Redressal Officer to examine customer issues and provide an impartial resolution, if the query has not been resolved to the desired satisfaction as per level 2, the complaint may be escalated to the Grievance Redressal Officer at Corporate Office

|   |                          |                 |                 |                    |  |
|---|--------------------------|-----------------|-----------------|--------------------|--|
| 1 | Shri S K Solanki, GM(PG) | LL-011-24651165 | Mob. 9958167722 | Fax - 011-24625308 | <a href="mailto:grievance@hudco.org">grievance@hudco.org</a> |
|---|--------------------------|-----------------|-----------------|--------------------|--|

Housing and Urban Development Corporation Ltd., HUDCO Bhawan, India Habitat Centre, Core 7A, Lodhi Road, New Delhi-110003

### Level 4: Escalation to Regulatory Authority of Housing Finance Companies - NHB

In case the customer is still dissatisfied with the resolution of our Customer Relation Officers, they may approach Regulatory Authority of Housing Finance (NHB) Companies - National Housing Bank

National Housing Bank, Department of Regulation and Supervision (Complaint Redressal Cell), 4th Floor, Core 5-A, India Habitat Centre, Lodhi Road, New Delhi - 10003 Email: [rcell@nhb.org.in](mailto:rcell@nhb.org.in)