



Saral Home Finance Limited

(Formerly known as Vishwakriya Housing Finance Limited)

CIN : U74899DL2000PLC104956

Regulated by the National Housing Bank

117, South Ex. Plaza - II, 209 Masjid Moth,

New Delhi 110049

T+91 11 41004035/36

Grievance Redressal Mechanism

In the present competitive scenario, excellent customer service is an important tool for sustained business growth. Customer complaints are part of the business life in any corporate entity.

At SHFL, customer service and satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. SHFL has come up with a lot of initiatives that are oriented towards providing a better customer experience and an efficient complaints redressal mechanism with a view to providing enhanced experience to our customers.

In order to make SHFL's redressal mechanism more meaningful and effective, a structured system has been built. This system would ensure that the redressal sought is just and fair and is within the given frame- work of rules and regulation.

4.6.1 Machinery to handle customer complaints/ grievances

Customers who wish to provide feedback or send in their complaint if they are not satisfied with the services provided or may want to report any improper misconduct by SHFL or its representative such as DSA/ RP /Collection agents etc. may use the following channels between 9:00 am and 9:00 pm, Monday to Sunday.

- Call our Customer Service Helpline on
- Email us at info@saraldhan.com
- Write to us at the below mentioned address:

SHFL Home Finance Limited - Customer Service Cell

117, First Floor. Plaza 2 Complex,

Leela Ram Market, Masjid Moth, South Ex Part-II, New Delhi 110049

In case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided by SHFL, the customer can approach the Complaints Redressal Officer. The name and contact of the Complaint Redressal Officer is as follows:

Mr. Rajeev Rawat

Tel. No.: 9873245435

Email Id: info@saraldhan.com

In case the response received through the Sove channels are not satisfactory, they can write to the Head of our Complaint Redressal Cell at:

SARAL Home Finance Limited - Customer Service Cell

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We assure a response to letters / emails received through this channel within 5 working days.

If the complaint/dispute is not redressed within a period of one month, the customer may appeal to the supervisory authority of Housing Finance companies - the National Housing Bank in offline mode by post or online mode on NHB website, in prescribed format available at below link, at the address given below:

[https://grids.nhbonline.org.in/\(S\(0cixd2l420ampmiuolt4fxz2\)\)/default.aspx](https://grids.nhbonline.org.in/(S(0cixd2l420ampmiuolt4fxz2))/default.aspx)

National Housing Bank

Complaint Redressal

Cell Department of

Supervision

National Housing Bank, 4th Floor, Core-5A, India HSitat Centre, Lodhi Road,

New Delhi - 110 003.

Website: www.nhb.org.in (Under the head of Grievance Redressal System there is an option to lodge the complaint in Physical mode and Online mode (GRIDS)) /

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