



SAHARA HOUSINGFINA CORPORATION LIMITED

(CIN No.L18100WB1991PLC099782)

SUMMARIZED PROCEDURAL INFORMATION FOR DISPLAY REGARDING CUSTOMER GRIEVANCE REDRESSAL MECHANISM (w.e.f. 07/11/2023)

Modes of Raising Complaint

Walk in at Branch	Register complain in the Customer Complaint Register within the working days/office hours. Written complaints can be handed over at the branch or sent to us by post/courier;
Telephonic	Grievance can be registered orally by calling the landline telephone of the concerned branch/region;
Electronic Mail	Email us at: info.saharahousingfina@sahara.in

(Kindly mention the LAN/Customer ID, and/or Application Number alongwith Contact Number)

SHCL will endeavor to resolve your query/grievance within **7 (seven) working days of receiving your letter or email or telephonic information**. In the event of failure to do so, we would explain to you the reason for seeking more time to respond.

Escalation of Grievance:

STEP 1	In case you are not satisfied with the response from our Branch level, you can write/approach to the Region Business Head (RBH) of your region/branch at: RBH - East: Shri S C Maitra, Mail ID: subesh.maitra@sahara.in ; RBH - West: Shri Sarvesh Kumar, Mail ID: sarvesh.kumar@sahara.in RBH - North: Shri Sarvesh Kumar, Mail ID: sarvesh.kumar@sahara.in RBH - South: Shri R N Singh, Mail ID: raghwendra.singh@sahara.in ;
STEP 2	If not satisfied with the response or in case of no reply, you can write to the Corporate Manager - Corporate Affairs , Sahara Housingfina Corporation Limited, 46 Dr. Sundari Mohan Avenue, Kolkata - 14. Landline: +913322890148 / 6708, Email: yivek.kapoor@sahara.in Alternatively, you can also write to the Chief Executive Officer (Nodal Officer) , Sahara Housingfina Corporation Limited, 46 Dr. Sundari Mohan Avenue, Kolkata - 14. Landline: +913322890148 / 6708, Email: dhrubajyoti.bagchi@sahara.in
STEP 3	If you do not receive response within 30 days of your complaint or are dissatisfied with the response, you may approach " National Housing Bank, Department of Regulation & Supervision (Complaint Redressal Cell) 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi-110 003 . Such complaint may also be e-mailed at https://grids.nhbonline.org.in "

Time frame:

- Complaint received in writing shall ordinarily be sent an acknowledgment/response within a week.
- Complaint relayed over phone shall be kept informed about the progress and the issue will be resolved within a reasonable period of time.
- SHCL will send final response or explain why it needs more time to respond and shall endeavour to do so maximum **within 30 days of receipt of complaint** and shall inform the customer, mechanism to take the complaint further, if he/she is still not satisfied.

D. J. Bagchi
CEO/Nodal Officer

Above is the summarized Customer Grievance Redressal Mechanism (GRM) encompassing only the significant information, kindly visit our website for complete details about the GRM in force at SHCL.