

# COMPLAINT REDRESSAL POLICY



Saral Home Finance Ltd.  
(formerly known as Vishwakriya Housing Finance Ltd.)

*We at Saral Home Finance Limited (Company) are committed to serve you, and making your companying experience a rewarding one at our Company.*

However, if you see any deficiency in our service, you may feel free to lodge your complaints with us. We ensure prompt redressal of all complaints and use it for effecting necessary changes to improve the services further.

The procedure for complaint registering is given below for your ready reference.

- a) In case of any complaints the complainant may first meet the following officer for immediate redressal.

**Ms Shamaila Naaz**

**Manager Operations, Saral Home Finance Limited**

117, South Ex Plaza, 209 Masjid Moth, NDSE II

New Delhi- 110049

Phone: 011-41004035/36

E Mail: [shamaila.naaz@vishwakriya.com](mailto:shamaila.naaz@vishwakriya.com)

- b) If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Company Secretary.

**Company Secretary, Saral Home Finance Limited**

117, South Ex Plaza, 209 Masjid Moth, NDSE II

New Delhi- 110049

Phone: 011-41004035/36

E Mail: [compsec@vishwakriya.com](mailto:compsec@vishwakriya.com)

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- c) For attending the Customer's grievances, an exclusive Customer Grievance Redressal Cell attached to General Operations Department at Head Office headed by General Manager Operation who is the Nodal Officer for public grievances has been set up to monitor the redressal of complaints received from the customers. Complaints may be lodged on our website in the form available on our website in the customer corner.

Name*	
Address*	
Contact No.*	
Client ID*	
Email ID*	
Confirm Email ID*	
Subject*	
Query*	

Mandatory fields\*

- d) Customers of the Company can meet the Branch Manager / General Manager / Sr. Executives of the Company on any working day with prior appointment and discuss the issues relating to their accounts.
- e) The Company shall endeavor to resolve the complaint within a maximum period of 30 days. If the complaint remains unresolved or the complainant is not satisfied the matter may be taken up with the Managing Director.

**Mr. Rohit Mishra**

**Managing Director, Saral Home Finance Limited**

117, South Ex Plaza II, 209, MasjidMoth,

NDSE-II, New Delhi – 110049, Tel: 011-41004035 / 36, 41854070 / 71 / 72

Email: [rm@vishwakriya.com](mailto:rm@vishwakriya.com)

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- f) After exhausting all the above machinery / channels, if the customer is not satisfied, he may write to the Managing Director of the Company and even after this, if he is still not satisfied he may contact the NHB at following address:

**National Housing Bank**  
**Department of Regulation and Supervision**  
**(Complaint Redressal Cell),**  
**4<sup>th</sup> floor, Core – 5A, India Habitat Centre,**  
**Lodhi Road, New Delhi – 110003**

The Complaint can also be e-mailed at [crcell@nhb.org.in](mailto:crcell@nhb.org.in)

- g) Anonymous complaints will not be entertained.