



[ Formerly known as DHFL Vysya Housing Finance Ltd ]

201, Raheja Point - 1, Nr. Shamrao Vitthal Bank,  
Nehru Road, Vakola, Santacruz (E),  
Mumbai - 400055 (Mah.)

Tel: 022 39509900 / 61213400

Fax: 022 39509934

### Grievance Redressal Mechanism

**Aadhar Housing Finance Ltd. (AHFL, formerly known as DHFL Vysya Housing Finance Ltd.)** strives to provide quality services & make the customer satisfied within the framework of the Regulatory norms, Board/Top Management approved policies, processes & procedures. AHFL operates in a decentralized manner where in each branch is under the control of Branch Manager/Branch In-charge, who will report to Cluster Manager & then to Regional Business Head, who in turn reports to Corporate Office respective functional heads. Hence, customers may normally approach branches for their grievances/complaint redressal or to the Corporate Office, Mumbai.

In case of any grievance or a complaint relating to any services/charges of AHFL, the customer can lodge a complaint & approach the Branch Manager/In-charge of the Branch at the respective location, where he/she has availed his/her housing loan & account is maintained and register the complaint either by way of a Letter addressed to the Branch Manager at the address given in the loan sanction letter or visit the branch office personally and make an entry of the complaint/ grievance in the Complaint Register maintained by the Branch. The customer shall be responded within a period of 7 days from the date of receipt of complaint by the Branch, to resolve the issues.

In case, the response given by Branch is unsatisfactory, dissatisfied or did not receive any response from the Branch within the above time-limit, the customer can escalate his/her complaint/grievance to the Corporate office at Mumbai, either by way of a Letter addressed to the Customer Care Officer or Principal Officer of AHFL at the address or by e-mail send to the address given below:-

#### **The Customer Care Officer,**

Aadhar Housing Finance Ltd.,  
Corp. Office, No. 201, 2<sup>nd</sup> Floor,  
Raheja Point-1, Nehru Road, Vakola,  
Santacruz (East), Mumbai Pin -400055,  
Maharashtra State.  
Email ID:- [customercare@aadharhousing.com](mailto:customercare@aadharhousing.com).

After examining the complaint/grievance received, we shall send to the customer a final response or explain why it needs more time to respond and shall endeavor to send a detailed reply or intimation within a period of 30 days from the date of receipt of complaint at the Corporate Office of the company.

For Aadhar Housing Finance Ltd.

  
Company Secretary



**Aadhar Housing Finance Ltd.**  
(A Subsidiary of WGC)

CIN: U66010KA1990PLC011409  
Regd. Office: 2nd Floor, No. 3, JVT Towers,  
8th 'A' Main Road, S.R Nagar,  
Bengaluru - 560 027, Karnataka.  
Toll Free No: 1800 3004 2020

[www.aadharhousing.com](http://www.aadharhousing.com)