



[Formerly known as DHFL Vysya Housing Finance Ltd]

2nd Floor, No. 3, JVT Towers,
8th 'A' Main Road, S.R Nagar,
Bengaluru-560 027, Karnataka.

Tel: 080 - 22217637
Fax: 080 - 22290568

Grievance Redressal Policy

Aadhar Housing Finance Ltd. (AHFL) 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. 201,2nd Floor, Raheja Point-1,
Nehru Road, Vakola, Santacruz (East),
Mumbai Pin -400055, Maharashtra State.
Email ID:- 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 endeavour 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.

In case the response is unsatisfactory or dissatisfied with the response received or did not receive any response from the company within the above said time-limit (ie. 30 days), the customer may approach the Complaint Redressal Cell of National Housing Bank (NHB) for HFCs, by lodging the customer complaints in online mode at the link: <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format available at NHB website link: <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf>, send to the following address:-



Aadhar Housing Finance Ltd.
(A Subsidiary of WGC)

CIN: U66010KA1990PLC011409
Corporate Office: 201, Raheja Point - 1,
Nr. SVC Bank, Nehru Road, Vakola,
Santacruz (E), Mumbai - 400 055
Toll Free No. 1800 300 42020

www.aadharhousing.com

To Complaint Redressal Cell,

Department of Regulation and Supervision,
National Housing Bank (NHB),
4th Floor, Core 5-A, India Habitat Centre,
Lodhi Road, New Delhi – 110003.

The company holds the Registration of a **composite Corporate Agent** with IRDAI for solicitation of insurance business. It will ensure adherence to the IRDAI Regulations, with respect to redressal of grievances relating to insurance. The offices of the company where complaints related to insurance products sold by the company are received, will acknowledge the complaint and facilitate redressal of the same within 14 days of the receipt of such complaint.

If the complaint is not resolved or the customer is unsatisfied with the resolution provided, then he/she can lodge the complaint online at <http://www.igms.irda.gov.in>

For Aadhar Housing Finance Ltd.
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Sreekanth V.N

Company Secretary and Head Compliances

