



## SAHARA HOUSINGFINA CORPORATION LIMITED

(CIN No.L18100WB1991PLC099782)

### SUMMARIZED PROCEDURAL INFORMATION FOR DISPLAY REGARDING CUSTOMER GRIEVANCE REDRESSAL MECHANISM (w.e.f. 29/05/2026)

#### Modes of Raising Complaint

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

(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:

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

#### 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

**This 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.**