



## **CUSTOMER GRIEVANCE REDRESSAL: PROCEDURE AND MATRIX**

Customers who wish to register complaint/ grievance can use the following channels:

### **Level 1.** Channels to register the complaint/ grievance

- a) He/she can register complaint in writing, addressed to the company, quoting the loan account number, gist of complaint and complete contact address/ phone number of the complainant.
- b) He/ she can write the Company on the e-mail id: [vhfl@vhfl.in](mailto:vhfl@vhfl.in)
- c) He/ she can call at 77190 85333 to register his/ her complaint.

### **Level 2.** Escalation to Customer Service Manager

In case the customer is not satisfied with the response received at the first level, he/ she can contact Customer Service Manager at the office of VHFL or a letter can be addressed to the Customer Service Manager Mr. Samir Bhosale. Alternatively, an email can be written to the Customer Service Manager on the e-mail id: [samir.b@vhfl.in](mailto:samir.b@vhfl.in).

### **Level 3.** Escalation to the Nodal officer for Grievance Redressal of customers.

In case the customer is still not satisfied with the response received, then he /she can escalate the complaint to the Nodal officer, whose complete contact details are given below:

Mrs. Shamal Shinde, Nodal officer for Grievance Redressal, Viva Home Finance Limited.

E-mail id: [shamal.s@vhfl.in](mailto:shamal.s@vhfl.in); Contact No.: 70664 14598

### **Turn Around Time (TAT)**

If the complaint has been received in writing, the Company will send an acknowledgement/ response within a week. The acknowledgement will contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at Company's designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a week.

If the matter is not resolved within a week, then, after the matter is examined, a final response will be sent to the customer within 14 working days.





VIVA HOME FINANCE

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If more information or more time is required by the Company to resolve the complaint, the Company would appropriately inform the complainant. Once the additional information is received, the complaint would be resolved within next 7 working days.

If the complainant is not satisfied with the resolution provided by the Customer Service Manager, then the complainant can escalate the matter to the **Nodal Officer** whose details have been provided in the preceding sub-paragraph. At the level of the **Nodal Officer**, after due examination, a response would be provided to customer within 15 working days of the complaint being escalated to him/ her.

**Level 4.** Escalation to the National Housing Bank (“NHB”)

If your complaint still remains unresolved, you may directly approach the regulatory authority of Housing Finance Companies, National Housing Bank for redressal of your complaints at below address:

**National Housing Bank,  
Grievance Redressal Department  
Core- 5A, 4<sup>th</sup> floor, India Habitat Centre,  
Lodhi Road, New Delhi – 110 003**

**The complaint can also be logged online on <http://grids.nhbonline.org.in>**

