

Customer Grievance Redressal Procedure & Escalation Matrix

Shubham is committed to providing the highest level of customer service. If you have any grievance, complaint, or feedback regarding our services, loans, or insurance, please follow the structured 3-Level Escalation Matrix detailed below to ensure a timely and transparent resolution.

1. Visual Process Flowchart

LEVEL 1: PRIMARY CONTACT

Branch Visit | Toll-Free: 1800-258-2225 | Email: customercare@shubham.co

Resolution Window: Within 7 Days (1 Week)

▼ (Unresolved after 7 days or unsatisfied with response)

LEVEL 2: GRIEVANCE REDRESSAL OFFICER (GRO)

Ms. Kanika Sharma | Email: GRO@shubham.co | Phone: 0124-6631140

Office: Shubham House, 425, Udyog Vihar Phase-IV, Gurgaon, Haryana - 122015

Resolution Window: Total 30 Days from initial complaint

▼ (Unresolved after 30 days (including level 1 & level 2) or unsatisfied with response)

LEVEL 3: NATIONAL HOUSING BANK (NHB)

Online: <https://grids.nhbonline.org.in>

Offline: Complaint Redressal Cell, Core 5A, India Habitat Centre, Lodhi Road,
New Delhi - 110003

2. Detailed Escalation Matrix Reference Table

Level	Contact Details & Channels	Timeline / Trigger
Level 1 Primary	• Branch: Visit local branch office • Phone: 1800-258-2225 (Toll-Free Helpdesk) • Email: customercare@shubham.co *Note: Phone complaints will receive an immediate Reference Number alongside details of the official managing the grievance.*	Acknowledgment & initial clarification within 7 Days (1 Week).
Level 2 Corporate	Grievance Redressal Officer (GRO): Ms. Kanika Sharma • Email: GRO@shubham.co • Phone: 0124-6631140 • Physical Letter: Customer Care Officer / GRO, Shubham House, 425, Udyog Vihar Phase-IV, Gurgaon, Haryana - 122015	Triggered if unresolved after 7 days or if response is unsatisfactory.
Level 3 Statutory	Complaint Redressal Cell - National Housing Bank (NHB) • Online Mode: https://grids.nhbonline.org.in • Offline Mode: Send physical form (available at https://nhb.org.in/citizencharter/Complaint_form.pdf) to: The Grievance Redressal Dept, National Housing Bank, 3rd to 5th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003	Triggered if unresolved within 30 days (1 Month) from initial Level 1 date.

Important Guidelines for Complainants:

1. When registering a complaint via phone at Level 1, ensure you collect your unique Complaint Reference Number.
2. Any response or acknowledgment received will include the specific name and designation of the official handling your case.
3. Always mention your previous Reference Number when escalating to Level 2 or Level 3 to maintain case history visibility.