



CIN : U65910TN1985PTC128456

Valar Aditi Social Finance Private Limited

(A Micro Finance Initiative)

GRIEVANCE REDRESSAL MECHANISM FLOWCHART

(Date in 30-03-2026)

Level1: Company Level

Ms Murugalakshmi (Grievance Officer)

Email: Customers can write to us at (email – grievance@valaraditi.in)

Call: Or call us on +91 7598839050 (Monday to Saturday from 10 am to 7 pm except Public Holidays)

Write to us at the below mentioned address:

Credit Check Officer.

VALAR ADITI SOCIAL FINANCE PRIVATE LIMITED
Door No : 13/1/163A, Saravana Nagar, Main Road,
Paravai, Madurai – 625402.

If the issue is not resolved within 5 days, it may be escalated to Level 1 – Grievance Officer



Level1: Company Level

Mr Antonisamy C (Nodal Officer)

Email: Customers can write to us at coo@valaraditi.in

Call: Or call us on +91-9486505361 (Monday to Saturday from 10 am to 7 pm except Public Holidays)

Write to us at the below mentioned address:

Chief Operating Officer,

VALAR ADITI SOCIAL FINANCE PRIVATE LIMITED
Door No : 13/1/163A, Saravana Nagar, Main Road,
Paravai, Madurai – 625402.

If the issue is not resolved within 4 days, it may be escalated to Level 2





Level 2: SRO Level

Mr Ardhendu Nandi Grievance Redressal Officer – Sa-Dhan

Email: Customers can write to us at (Sa dhan email : (nandi@sa-dhan.org))

Call: Or call us on +91 82501 36322 (Monday to Saturday from 10 am to 7 pm except Public Holidays)

Write to us at the below mentioned address:

Grievance Redressal Officer,
SA- DHAN.

If the issue is not resolved within 30 days, it may be escalated to Level 3



Level 3: RBI Level

If the complaint / dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Supervision of the Bank (with complete contact details), under whose jurisdiction the registered office of VASF falls.

The General Manager In-charge,

Department of Supervision

Reserve Bank of India, Regional Office,
Fort Glacis, 16, Rajaji Rd, Fort St George
Chennai, 600 001. Phone no: 044- 25399112
Email: ssmnbfc2che@rbi.org.in



If the complainant does not receive any reply within 30 days from the date of the complaint lodged or receives the non-satisfactory reply, then she/he can register her/his complaint with the RBI Ombudsman.

The complainant can write/Mail/Call to RBI Ombudsman for registering his/her complaint (under a centralized Complaint Management System).

The complaint may be directly registered by the complainant in the complaint management portal (<https://cms.rbi.org.in>) developed by RBI.

The hard copy of the same complaint shall be sent to the following address

Address:

Centralized Receipt and Processing Centre Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
Contact Centre with toll free number 14448 (9.30 AM to 5.15 PM)

Note:

Customers to ensure the following to help us serve them timely:

- a. Loan account number and contact number to be mentioned in all your communication for us to be able to timely serve you.
- b. Subject line to be retained as it is while escalating the issue from one Level to another.