

TATA CAPITAL HOUSING FINANCE LIMITED

CUSTOMER GRIEVANCE REDRESSAL POLICY

I. INTRODUCTION

The purpose of the Policy is to define the Customer Grievance Redressal process for the Company in accordance with the National Housing Bank (“NHB”) Directions for Housing Finance Companies.

The Policy is aimed at minimizing instances of customer complaints and grievances through proper service, delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances.

II. COMPANY’S PHILOSOPHY

At Tata Capital Housing Finance Limited, it is our constant endeavor to put customers’ interests first and provide them with financial solutions that are right for the customers.

As an extension of our efforts to 'Only do what's right for you', we give the customers the means to get their grievances addressed.

III. PRINCIPLES OF POLICY

- a. Employees work in good faith and without prejudice to the interest of the customers.
- b. Customers be treated fairly at all the times.
- c. All complaints are treated efficiently and fairly.
- d. Complaints raised by customers are dealt with courtesy and on time.
- e. Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy if they are not fully satisfied with response of the Company’s officials to their complaints.

IV. GRIEVANCE REDRESSAL PROCEDURE

The below grievance redressal matrix is applicable to all individual and corporate borrowers.

Level 1: To redress their grievances, applicants/borrowers may write into customercare.housing@tatacapital.com or call on customer care no. 1860 267 6060.

You will receive an acknowledgment/response within 7 days.

Level 2: If you are not satisfied with the resolution provided to you, we request you to contact our Grievance Redressal Officer/Nodal officer-Ms. Reshma Sethi at customerservice.head@tatacapital.com.

You will receive a response within 4 business days.

Level 3: If you are not satisfied with the resolution provided to you, we request you to contact our Chief Grievance Redressal Officer/Principal nodal officer-Mr. Ajai Shukla at gro.housing@tatacapital.com.

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You will receive a response within 3 business days.

Level 4: If you are not satisfied with the resolution provided to you, we request you to contact the Managing Director at mdtchfl@tatacapital.com.

You will receive a response within 2 business days.

Level 5: In case you do not receive a response from us within a period of 30 days or are dissatisfied with the response received after following all the above steps, you can approach the regulatory authority of Housing Finance Companies- the National Housing Bank- at the address given below:

The Officer-in Charge,
National Housing Bank
Complaint Redressal Cell
Department of Supervision
National Housing Bank,
4th Floor, Core-5A, India Habitat Centre,
Lodhi Road,
New Delhi 110 003.

Website: www.nhb.org.in

Grievance Redressal for Digital Lending

- The Principal Nodal Officer as also the escalation mechanism as mentioned above and shall also deal with the FinTech / digital lending related complaints/ issues raised by the borrowers as also the complaints raised against the Digital Lending Applications (mobile and web-based applications with user interface that facilitate borrowing by a borrower including the Company's apps as well as those operated by lending service providers engaged by the Company for extension of any credit facilitation services).
- Contact details of grievance redressal officers shall be prominently displayed on the websites of TCHFL, its Lending Service Providers (LSPs) and on Digital Lending Apps (DLAs) and in the Key Fact Sheet (KFS) provided to the borrower.
- The facility of lodging complaint shall also be made available on the DLA and on the website of LSP.
- The responsibility of grievance redressal shall continue to remain with TCHFL.
- If any complaint lodged by the borrower against TCHFL or the LSP engaged by TCHFL is not resolved by TCHFL within 30 days, the borrower can lodge a complaint over the Grievance registration & Information Database System (GRIDS)

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- Periodic review and monitoring of grievances received through digital / fintech partners would be done.