

**Dear Customer,**

We, at Tata capital Housing Finance Ltd. (TCHFL), collectively focus our efforts towards "Customer Experience" and are committed to providing services of the highest standard to all our customers and treating all our customers with politeness, courtesy, and respect at every interaction.

While we aim to redefine convenience for our Customers, at times mitigating circumstances like system downtime, external guidelines, policies, and compliance aspects may compel us to convey decisions or information that may not be to your entire satisfaction.

Most of our customers understand our compulsions in such situations. However, few customers react to such situations by resorting to provocative and unparliamentary language or rude behaviour directed towards the management and/or officials. Such behaviour may adversely impact the morale and efficiency of the concerned officials, which in turn may compromise the level of service rendered to other customers.

In the event of any such unprofessional conduct by customer/s during interaction in the branch premises and/or via any communication such as letter, email, phone, social media post, company will be compelled to advise such customers to close their entire relationship with us.

We urge our customers to exercise the escalation options available as per our Grievance Redressal Mechanism in the event the resolution/ decisions conveyed to them is not to their satisfaction.

Sincerely,



**Mahadeo Raikar**

Chief Financial Officer and Compliance Officer  
Tata Capital Housing Finance Limited