



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 endeavour 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 works 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

- a. To redress their grievances, applicants/borrowers may write in to customercare@tatacapital.com or call on our toll-free no. 1800 209 6060. You will receive an acknowledgment/response within 10 business days.
- b. If you are not satisfied with the resolution provided to you, we request you to contact Head Customer Service at customerservice.head@tatacapital.com or the Nodal officer, the Compliance Officer, Mr. Balakrishna Kamath – nodalofficertchfl@tatacapital.com.
- c. If you are not satisfied with the resolution provided to you, we request you to contact the Managing Director at mdtchfl@tatacapital.com

- d. In case your complaint has not been addressed to your satisfaction 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:

National Housing Bank,
Department of Regulation and Supervision
(Complaint Redressal Cell)
4th Floor, Core-5A, India Habitat Centre,
Lodhi Road, New Delhi-110003.

www.grids.nhbonline.org.in/ OR in offline mode by post, in prescribed format available at link <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf> OR https://nhb.org.in/citizencharter/Complaint_form.pdf