

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 Tata Capital Housing Finance Limited ("TCHFL"/ "the Company") in accordance with the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as amended from time to time (last updated as on October 10, 2024).

This 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 for alternative remedy if they are not fully satisfied with response of the Company's officials to their complaints.

IV. Summary of version history

Policy approved by	Board of Directors
Policy owned by	Customer Service Team
Previous date of Renewal of Policy/Version No.	August 5, 2024 TCHFL/CRM/Grievance Redressal Mechanism/V2(Board-August 2024)
Last date of Renewal of Policy/Version No.	February 3, 2025 TCHFL/CRM/Grievance Redressal Mechanism/V3(Board-February 2025)
Current Revision Date/Version No.	October 27, 2025 TCHFL/CRM/Grievance Redressal Mechanism/V4(Board-October 2025)
Frequency of review	Annually or whenever there is any change in the regulations.

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V. Overview of customer service, customer interactions are categorized as under

- i. Queries (Q) - Customer requirements that can be attended to and closed immediately, without requirements of further processing.
- ii. Requests (R) - Customer requirements that need further processing and are not in the nature of complaints.
- iii. Complaints (C) –. Complaints should be raised in the following scenarios.
 - a. Non-closure of request within promised timeframe (TAT).
 - b. Deficiency in Promised action and services provided to the customers in writing.
 - c. Breach of agreed terms and conditions of the loan contract
 - d. Wrong commitment (proven) and non-disclosure of material terms as defined in the Fair Practices Code.
 - e. Action and behavior of the company employee and partner resulting in dissatisfaction / financial loss / and where customers have cited facts of incident.

VI. Modes of raising grievances/complaints

1. **Branch walk-in:** Customers may walk-in to the nearest branch during any working day and note their grievance in the complaint register.
2. **Email id:** Customer can raise the grievance through the E-mail IDs outlined in the Grievance redressal matrix by following the levels.
3. **Website:** Customer may access the customer grievance section on the website of the Company to raise the grievance.
4. **Call:** Customers can call our contact centre no. 1860 267 6060 (from 9 A.M. to 8 P.M. excluding Sundays & public holidays).
5. **Letters:** Customers can also write a letter to the addressed specified in the grievance redressal matrix.

VII. Grievance Redressal Procedure

The below grievance redressal matrix is applicable to all individual and corporate borrowers. Further, the below matrix will also deal with the issue relating to services provided by outsourced agencies and recovery agents:

Note: Please be advised that for your grievance to be considered valid, you must follow the levels outlined in this grievance redressal policy. Any deviation from these levels will result in the issue not being treated as a valid escalation, and no differential resolution turnaround time (TAT) will be applied.

Turnaround time: Depending on the nature of the grievance, specific timelines have been set for the resolution. Grievances shall be resolved in a proper and time bound manner with detailed advice to the customer. The customer shall be kept informed in case of any delay envisaged in the resolution of the grievance beyond the stated timelines.

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The below escalation matrix shall also apply for all insurance related grievances, and the Company shall take appropriate measures to ensure that all insurance related grievances are resolved within 14 days.

Escalation Matrix:

Level 1: To redress their grievances, applicants/borrowers may write into customercare.housing@tatacapital.com or call on customer care no. 1860 267 6060. It is advised that the applicants/borrowers should mention the Loan Account Number and registered contact number in the subject line of the email.

You will receive an acknowledgment/response within 7 business 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 email- customerservice.head@tatacapital.com, contact no. 022-69682464 (Contact timing – 9:30 A.M. to 6:30 P.M., from Monday to Friday excluding public holidays).

You may also write to the below address:

4th Floor, I think Techno Campus
Building B, Off, 2, Pokhran Rd,
Thane, Maharashtra 400607

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. Lav Sikri at gro.housing@tatacapital.com, contact no. 022-69682451 (Contact timing – 9:30A.M. to 6:30 P.M., from Monday to Friday excluding public holidays).

You may also write to the below address:

17th Floor | B Wing | Peninsula Business Park
Ganpatrao Kadam Marg
Lower Parel | Mumbai 400 013

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 may also write to the below address:

11th Floor | A Wing | Peninsula Business Park
Ganpatrao Kadam Marg
Lower Parel | Mumbai 400 013

Level 5: In case you do not receive a response from us within a period of one month or are dissatisfied with the response received after following all the above steps, you can approach the Complaint Redressal Cell of the National Housing Bank through the following modes of communication:

Online mode: The complainant may click on following link for registering complaint:
<https://grids.nhbonline.org.in>

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Offline Mode: In offline/ physical mode by lodging complaint through post at the below mentioned address in the prescribed format available at the following weblink of NHB:

<https://www.nhb.org.in/grievance-redressal-officer/>

Address:

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

The above details shall be clearly display in all the offices, branches and on the website of the Company.

VIII. Grievance Redressal for Digital Lending

The Principal Nodal Officer and also the escalation mechanism as mentioned above 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/Platforms (DLAs) and in the Key Fact Statement (KFS) provided to the borrower.

The facility of lodging complaint shall also be made available on the DLA and on the website of TCHFL / LSPs.

- 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)

Periodic review and monitoring of grievances received through digital / fintech partners shall be conducted.

IX. Grievance from Persons with disabilities

All channels will be available for persons with disability to register their grievance. For walk-in customers, required assistance will be provided by the Customer Service Officer at the branch. The Company shall ensure redressal of grievances of persons with disabilities under the Grievance Redressal Mechanism as explained above.

X. Employee Training and awareness

Based on the analysis of complaints handled, training to staff would be provided to raise awareness among the frontline staff about, the pattern of complaints being received, their root causes, remedial measures and expected action on the part of frontline staff.

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XI. Important information

All grievances received shall be duly tagged in our CRM system and a service request no. will be shared on registered email id and mobile no. of the customers for reference along with acknowledgement. The grievance shall be resolved within the stipulated Turn-around time (TAT) and the resolution shall be conveyed over email/call.