

# 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 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**

- a. To redress their grievances, applicants/borrowers may write into [customercare.housing@tatacapital.com](mailto:customercare.housing@tatacapital.com) or call on customer care no. 1860 267 6060.

You will receive an acknowledgment/response within 7 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](mailto:customerservice.head@tatacapital.com).

You will receive a response within 4 business days.

- c. If you are not satisfied with the resolution provided to you, we request you to contact the Managing Director at [mdtchfl@tatacapital.com](mailto:mdtchfl@tatacapital.com).

You will receive a response within 3 business days.

## **TATA CAPITAL HOUSING FINANCE LIMITED**

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 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,  
4<sup>th</sup> Floor, Core-5A, India Habitat Centre,  
Lodhi Road,  
New Delhi -110 003.

Website: [www.nhb.org.in](http://www.nhb.org.in)