

TATA CAPITAL HOUSING FINANCE LIMITED

INVESTOR GRIEVANCE REDRESSAL MECHANISM

1. **Background**

The Non Convertible Debentures (“NCD”) issued by the Company to the Public are listed on NSE and BSE and the NCDs issued on a private placement basis are listed on the NSE.

The Board has appointed the Company Secretary to act as Compliance Officer of the Company under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”). As a Compliance Officer, the Company Secretary is responsible for addressing grievances raised by the Investors.

The Company has appointed the following Registrar and Transfer Agents (“RTA”) to discharge Investor service functions on behalf of the Company with respect to the above securities including responding to the queries / grievances raised by the Investors. The primary responsibility for addressing Investor queries / grievances is that of the RTAs. The Company oversees the activities of the RTAs.

- **Non-Convertible Debentures issued on a Private Placement basis**

MUFG Intime India Private Limited (Formerly Link Intime India Private Limited)

- **Non-Convertible Debentures issued to Public**

Kfin Technologies Limited

2. **Objective**

This Mechanism is formulated to provide efficient services to the Investors and to ensure effective resolution of their queries / grievances in a timely manner including escalation.

3. **Grievance Handling Mechanism**

All correspondence(s) received from the Investors are classified into queries, request(s) or complaints. Investors can send their correspondence for securities related matters by giving details of their name, folio no., DP ID/ Client ID, nature and full particulars of their query/ grievance / request /complaint along with duly executed supporting documents to the RTA. While such correspondence should preferably be sent to the RTA, the Investors may also address the same to the Company.

All service requests pertaining to updation of KYC, nomination, bank accounts details, contact details etc. are required to be submitted to their respective depository participant in case of securities held in dematerialised form. In case of securities held in physical form, the service request needs to be sent to the respective RTA.

- The Investors may address their correspondences to the following designated Email ID of the RTAs:

NCDs issued on a private placement basis	prakash.sampat@in.mpms.mufg.com ; prasad.dhuri@in.mpms.mufg.com
NCDs issued to the Public	einward.ris@kfintech.com

NCDs issued to the Public:

- The Company has also designated the following email ID for Investor correspondences:

NCDs: tchflncdcompliance@tatacapital.com

Timelines

For a query / grievance with respect to unclaimed amounts pertaining to interest / redemption of securities, the RTA / Company will respond within 30 days of receipt of such correspondence or within the statutory timelines prescribed under law

For a query / grievance with respect to unclaimed amounts pertaining to interest / redemption which have been transferred to IEPF account, the RTA / Company will respond within the statutory timelines as prescribed under law.

For all other queries / grievances, the RTA will respond within 30 days of receipt of the correspondence or within the statutory timelines as prescribed under law.

Escalation Matrix

Investors can refer to the below given escalation matrix in case they do not receive any response within the timelines specified above or their queries / grievance remains unresolved.

Level I

Registrar and Transfer Agent

Non-Convertible Debentures issued on a Private Placement basis

MUFG Intime India Private Limited (Formerly Link Intime India Private Limited)

Address: C-101, Embassy 247, L.B.S. Marg,

Vikhroli (West), Mumbai - 400 083

Tel: +91 22 4918 6000; Fax: +91 22 4918 6060

Website: <https://in.mpms.mufg.com>

Email: investor.helpdesk@in.mpms.mufg.com

Non-Convertible Debentures issued to Public

Kfin Technologies Limited

Address: 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav pada,
Kurla (West), Mumbai - 400070, Maharashtra, India.

e-mail: usharani.aarla@kfintech.com; chandra.allada@kfintech.com;
ramesh.sr@kfintech.com

Level II - Company Secretary – Tata Capital Housing Finance Limited

11th Floor, Tower A, Peninsula Business Park, , Ganpatrao Kadam Marg,
Lower Parel, Mumbai – 400013

Tel. No.: +91 22 6606 9000

Email: tchflsecretarial@tatacapital.com

Level III - SEBI COMPLAINTS REDRESSAL SYSTEM (“SCORES”)

SEBI SCORES WEBSITE

If the grievances/queries raised by the Investor with the Company/RTA are not resolved to the satisfaction of the Investor, then the Investor can lodge a complaint with SEBI on their SCORES website. SCORES is a web based centralized system provided by SEBI to lodge Investor complaints against listed companies. SCORES facility can be accessed through the web link: <https://scores.sebi.gov.in>

All the complaints raised on SCORES will be attended and resolved within the statutory timelines.

Level IV – ONLINE DISPUTE RESOLUTION (“ODR”)

ODR PORTAL

The Investor can initiate dispute resolution through the Online Dispute Resolution Portal (“ODR Portal”) in case the outcome of the grievance lodged with the above - mentioned level of escalations (i.e. Level I to Level III) is not satisfactory.

ODR portal can be accessed through the web link: <https://smartodr.in/login>