TYGER HOME FINANCE PRIVATE LIMITED ("THFPL")
(FORMERLY ADANI HOUSING FINANCE PRIVATE LIMITED)

CUSTOMER GRIEVANCE REDRESSAL POLICY

POLICY NAME	**CUSTOMER GRIEVANCE REDRESSAL POLICY**
POLICY VERSION	**THFPL/VERSION 1.0**
RESPONSIBLE DEPARTMENT	**CUSTOMER ENGAGEMENT & EXPERIENCE**
VALID FROM	**JULY 13, 2018**
FREQUENCY OF REVIEW	**YEARLY**
LATEST REVEW DATE	**FEBRUARY 05, 2025**
APPROVED BY	**BOARD OF DIRECTORS**
PREPARED BY	**CUSTOMER ENGAGEMENT & EXPERIENCE**

Index		
Sr. No.	**Content**	**Page No.**

Customer Grievance Redressal Policy

Tyger Home Finance Private Limited

(formerly Adani Housing Finance Private Limited)

1. Introduction

The Customer Grievance Redressal policy, as advised by regulator, has been formulated with an aim at reducing Customer dissatisfaction and minimizing instances of Customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of Customer complaints and grievances.

As part of the best corporate practices and in line Tyger Home Finance Private Limited ("**THFPL**") has prepared **"Customer Grievance Redressal Policy"** and same has been approved and adopted by the Board of Directors of the Company.

THFPL is required to have its Customer Grievance Redressal policy for redressal of Customer complaints and resolving queries in a timely manner and in line with extant guidelines framed therein. This Customer Grievance Redressal policy is framed keeping in mind the same. The policy has the following principles:

- Employees work in good faith and without prejudice to the interests of the Customers;
- Customers are to be treated fairly at all times;
- All complaints are treated efficiently and fairly;
- Complaints raised by Customers are dealt with courtesy on time;
- 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 the response of the branch to their complaints.

2. Mandatory Display Requirements

- THFPL has formulated a standard Code of Conduct for its employees which defines the ethics as well as lays down the code of conduct at the workplace.
- THFPL has also formulated a Fair Practice Code which defines the practices and procedures for dealing with the Customers in a fair manner.
- All communication material, product brochures, products and process information is generally provided in English language and wherever necessary, local language and/or Hindi is used, and its provided in that language.
- THFPL's Customers can inform their grievance at the respective branch or Head Office and standard Customer complaint registers are available across the branches.
- THFPL has also displayed at each branch as well as on its website the escalation process for Customer grievances along with the details.

3. Policy Fundamentals

For the purpose of Customer Grievance Redressal, a "**Customer**" is defined as:

- A person or entity that maintains an account and/or has a business relationship with the Company;
- One on whose behalf the account is maintained (i.e. the beneficial owner);
- Beneficiaries of transactions conducted by professional intermediaries such as Stockbrokers, Company Secretaries, Chartered Accountants, Solicitors etc. as permitted under the law;
- Any person or entity connected with a financial transaction which can pose significant reputation or other risks to the Company, say a wire transfer or issue of a high value demand draft as a single transaction;
- Any person aggrieved by actions of any outsourcing agency empaneled by the Company for the purpose of recovery, marketing/advertising of products /services, etc., digital channels having customer interaction.

4. Resolution of Grievances

- THFPL strives for Customer satisfaction within the framework of law, adopted policies and procedures.

Level 1

If customer have any grievances/ complaints, Walk-in at Branch and write to the branch manager or email at customercare.thfpl@tyger.in or call on our toll-free number at 18002104111. The complaint will be addressed as soon as it is received.

• If a complaint has been received in writing from a customer, Company shall endeavor to send an acknowledgement / response within a week. The acknowledgement should contain the name and designation of the official, who will deal with the grievance. If the complaint is relayed over phone at HFC's designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.

• After examining the matter, Company shall send the customer its final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of a complaint and he/she should be informed how to take his/her complaint further if he/she is still not satisfied.

The Company shall endeavor to close the complaint within 8 days from the date of receipt of Complaint.

Level 2

If the customer is not satisfied with the resolution provided at level 1 or his/her queries is not solve within 8 days, the customer may escalate to: escalations.thfpl@tyger.in

Level 3

If the customer is not satisfied with the resolution provided at Level 2 or his/her queries is not solved within 15 days, the customer may escalate to:

Grievance Redressal Officer
Mr. Lakshmikumaran Srinivasan
Email ID - lakshmikumaran.srinivasan@tyger.in
Contact No. – 8655189626
Tyger Home Finance Private Limited
Corporate Office:
19th Floor, Rupa Renaissance,
D-33 MIDC Turbhe Road, TTC Industrial Area, Navi Mumbai, Maharashtra – 400705 .

Level 4

In case the complainant does not receive response from the Company within a period of one month or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link https://grids.nhbonline.org.in/ or may write to:

National Housing Bank,
Grievance Redressal Cell,
Department of Regulation & Supervision,
National Housing Bank, 4th Floor,
Core 5A, India Habitat Centre,
Lodhi Road, New Delhi - 110 003

Complaints raising flow for Tyger Home Finance Pvt Ltd (THFPL)

Customer may submit a complaint/grievance with the company by choosing any one of the options below:

1. Call on Toll Free No: 1800-210-4111
2. Email us at: customercare.thfpl@tyger.in OR escalations.thfpl@tyger.in
3. Submit a written complaint/grievance at the nearest branch of the company.

⬇

Customer Service Team assigns a Ticket ID to every complaint / grievance for convenience of tracking from customer end as well as company end.

⬇

The ticket is assigned to concerned department for reviewing the details of the complaint and to provide an answer / resolution.

⬇

The complaint/grievance submitted to the concerned department may be:

a) Resolved fully
b) Partially Resolved
c) Wholly Rejected

⬇

The decision is subjected to a review / vetting by the Nodal Officer/Principal Nodal Officer.

⬇

The Customer Service team conveys the final decision in the matter to the customer using the same channel as used by the customer to submit the complaint/grievance.

THFPL Escalation Matrix:
Level 1: Modes mentioned above
Level 2: escalations.thfpl@tyger.in
Level 3: pno@tyger.in

Incase customer believes that there is Deficiency in service and is not satisfied with the resolution/decision of the company; customer may further take up the matter with RBI Ombudsman by filing a complaint on

- RBI CMS Portal (https://cms.rbi.org.in) or other portals of Govt. of India and other authorities
- GRIDS (https://grids.nhbonline.org.in/) only for Housing Loans