

STANDARD OPERATING PROCEDURE FOR MAKING A COMPLAINT

A. OBJECTIVE

1. The Company, being a customer centric organization, aims to resolve customer grievances in a transparent manner. To achieve this purpose, the Company has initiated the mechanism of an Ombudsman, through an independent neutral body, MCN (The Mediation and Conciliation Network) promoted by Lawrel Winners Advisory Advocacy and Law Network Pvt. Ltd., a not-for-profit company registered in India who are professionally qualified to conduct such proceedings.
2. The Ombudsman shall be independent and shall take an impartial view without any external or internal influence for resolution of disputes in the best interest of the Company and its Consumer/s.
3. The main objective of appointing such neutral third party is to hear both sides of the parties with compliance of regulatory rules, guidance and standards codes of practice, relevant law and regulations as per good industry practice.

B. PROCESS FOR ESCALATING A COMPLAINT :

Following is the process that needs to be followed to refer a grievance to the Ombudsman:

1. An existing customer or multiple customers or a group of customers represented by a customer of any project ("Customer/s") which is developed by Tata Housing Development Co. Ltd. and/ or any of its subsidiaries, its Special Purpose Vehicles (SPVs), Joint Venture companies ("Company"), can refer their grievances to their Regional Service Manager for that project ("RSM") with necessary supporting papers and documents ("First Level Escalation").
2. Such RSM shall endeavor to satisfactorily resolve such grievances within two weeks (or such extended period duly recorded in written communication by either party/s) of receipt of such formal communication of grievance (with necessary supporting papers and documents) from such Customer/s.
3. In the event the RSM does not reply to the Customer/s within two weeks from the date of escalation to the Regional Service Manager and/ or if the Customer/s is not satisfied with the response and resolutions received and proposed from such RSM, he shall refer the matter to Head-CRM (Customer Relationship Management) as the "Second Level Escalation". In the event the Head-CRM does not reply to the Customer/s within three weeks from the date of escalation to Head-CRM and/ or if the Customer/s is not satisfied with the response and resolutions received and proposed from the Head-CRM, he shall have the option to escalate to the Head Customer Care as the "Third Level Escalation". In the event the Head Customer Care does not reply to the Customer/s within two weeks from the date of escalation to Head-CC and/ or if the Customer/s is not satisfied with the response and resolutions received and proposed from the Head-CC, he shall have the option to refer his grievance to the Ombudsman.
4. Once either party decides to refer a grievance to the Ombudsman for resolution, he can write an email at ombudsman@tatahousing.com with details of their grievances and issues, with necessary supporting papers and documents and remedy/ prayer sought from other party.

5. Once a matter is referred to the Ombudsman by either party, the Ombudsman shall endeavor to resolve and complete such proceedings within four weeks (or maximum of five weeks) of such formal request made before the Ombudsman.
6. In the event, a group of Customer/s represented by a customer of any project refers any grievance before the Ombudsman, the same shall be accompanied by an appropriate Letter of Authority in favour of such representing customer.
7. The option of reference to Ombudsman is exclusive and restricted to the Customer/s of the Company in person and not through his/her/its heirs, executors, administrators, successors and legal representatives etc.
8. A Customer/s cannot refer his/ their grievance for resolution by an Ombudsman in the following instances:
 - i. The Customer/s has not first attempted to resolve the grievance directly with the Company as per the defined escalation path.
 - ii. The grievances are frivolous or vexatious
 - iii. The referred grievance/sis/ are currently being, or has in the past been, considered by another mediation proceedings and/or pending subject matter of court
 - iv. The Customer/s has not submitted the dispute within the required time
 - v. Dealing with the grievance would seriously impair the effective operation of ombudsman services
 - vi. This Ombudsman mechanism shall exclude grievance from such Customer/s which is received after a period of 4 years from the date of offer of possession of the apartment or handover of possession of the apartment, whichever is earlier.

C. PROCEDURE FOR RESOLVING A GRIEVANCE

1. Once a matter is received by the Ombudsman through either party on certain grievances wherein resolutions can be resolved simply the Ombudsman shall endeavor to close such grievance over the phone or email and through an early response mechanism ("Early Resolution"). Personal meetings may not be necessary at this stage. All such telephonic discussions shall be recorded for the purpose of the proceedings.
2. However, if the grievances are not minor in nature and needs to be deliberated face to face between both the parties(either in person or via video conferencing where consumers cannot be present due to long distance travel requirements), based on the documents and information provided, the Ombudsman shall decide upon the most appropriate way to decide to resolve such grievances ("Detailed Resolution"). In such cases of Detailed Resolution, the Ombudsman may call upon such documents required for such investigation from either parties and also may appoint such technical third party/ person/s who are professionally qualified to provide technical inputs.
3. Once a matter is received by the Ombudsman through either party, within 2 days of receipt of grievance the Ombudsman shall go through such grievances and call for additional information and documents (if required) queries from parties forthwith. The parties shall provide such information and documents within 5 days of receipt of request from such Ombudsman.
4. The Ombudsman shall endeavor to resolve such Early resolution or Detailed Resolution (as the case may be) within a period of 2 weeks from the date of receipt of grievance by the Ombudsman. The Ombudsman shall thereafter provide its award and findings

within 1 week post the proceeding. However, in any event, the entire proceedings shall not take more than four weeks from the date of receipt of grievance by the Ombudsman.

5. The award of the Ombudsman shall be in writing ("Award"), reasoned with the facts of such grievances, documents relied upon while resolving, including but not limited to reports submitted by professional and technical third party/s and the final outcome/award or default (if any) by either party.
6. If the Ombudsman believes that the Company has acted unfairly or contrary to law, the Ombudsman will make a recommendation in writing to remedy the error and provide reasoning. Alternatively, if the Ombudsman believes that the Company has acted fairly he will express the view to the Customer/s in writing and explain his reasoning.
7. The said Award shall be sent through Registered Post AD to the communication address and email address mentioned by the parties.
8. The party against whom the award is passed, shall be liable to pay the entire costs, charges, expenses (including all taxes) for such Ombudsman proceedings. In the event, both the Customer/s and the Company are partially liable, they shall proportionately bear costs, charges, expenses (including all taxes) for such Ombudsman proceedings based on the findings.
9. The Company and the Customer/s, as applicable shall within thirty days from date of such Award pay the Ombudsman the fees. The Company may set off such amount from any amounts payable by the Customer/s to the Company in case of non-payment of fees and expenses by the Customer/s to the Ombudsman.

D. FEES

	SERVICES	FEES (in Rs.)
1.	Grievance by single Customer - Early Resolution	5000/-
2.	Grievance by single Customer - Detailed Resolution	45,000/-
3.	Grievance by Multiple/ Collective Customer/s - Early Resolution	20,000/-
4.	Grievance by Multiple/ Collective Customer/s - Detailed Resolution	1,00,000/-
5.	Grievance on same/ similar grievances	2500/-
6.	The following are the additional charges :	
a.	External Agency fees to be paid subject to negotiation and market price modulations.	25,000/-
b.	Complex cases requiring more than one meeting will be charged extra, subject to a maximum of three meetings.	25,000/- for each additional meeting
c.	Out of pocket expenses, travel etc. shall be extra.	As Applicable