

WELCOME ABOARD

WHERE EVERY MILE BRINGS
NEW POSSIBILITIES



Welcome Kit

Content	Pg. No
MD's Desk	2
Stay Connected, Your Way	3
Smooth Journey With Us	4
Insurance details	5
Repayment modes	6
Grievance redressal	8
Bill of rights for customers	9
Type of charges & quantum	10
Schedule of charges	11
Claims for TDS credit / refund	12
Your Information Hub - Browse , Learn , Connect	13
FAQ	14

Dear Customer,

We are truly honoured to welcome you to the Tata Motors Finance family. Your trust in us is deeply valued, and we take immense pride in being your financial partner on this growth journey.

With over five decades of expertise in vehicle financing, Tata Motors Finance is driven by a singular purpose – helping customers like you transform dreams into reality through tailor-made financing solutions that align perfectly with your needs.

Guided by our unwavering #1DREAM philosophy, we are committed to delivering not just financial assistance but an exceptional experience built on trust, care, and integrity. From the very first step of your loan journey, we aim to be your steadfast partner, ensuring a seamless, transparent, and enriching relationship.

To help you navigate your loan account with ease, we've included a welcome kit booklet that outlines essential procedures and information. We encourage you to take a moment to explore it. Should you require further assistance or have any questions, our team stands ready to support you every step of the way.

Thank you for choosing Tata Motors Finance. Together, let's make your #1DREAM a reality!

Neeraj Dhawan
Managing Director

AT YOUR SERVICE, ALL THE TIME

Mobile App
Download from PlayStore / App Store
Tata Motors Finance – CustomerOne



Customer Care Toll Free
1800-209-0188
(9:00 am to 7:00 pm, Mon - Sat)



E-mail
customercare@tmf.co.in



WhatsApp
7700910888
(9:30 am to 6:00 pm, Mon - Sat)



Website
www.tmf.co.in



Branch
(9:30 am to 6:00 pm, **Mon – Fri**)
(9:30 am to 1:30 pm, **Sat**)



Get information instantly – Simply SMS
TMF<Space>Complaint to 9223192231

Know your Loan Account

Verify the information given in your Loan Account Summary. Please bring any discrepancy to our notice immediately.



**UPDATE
ALWAYS!**

Be informed on important communications related to your loan. Always notify your current address, mobile/landline number & email address. Send us a copy of Registration Book /Certificate and Insurance Policy on renewal.

Dos:

1. The RC and the Insurance Policy should have the same Engine No, Chassis No, Vehicle usage (Private or Commercial Use) & Class of Vehicle (GCV or PCV). In case of any discrepancy, kindly send scanned copies of policy document, RC book and 1st Year Insurance policy to customercare@tmf.co.in or WhatsApp No: **+91 77009 10888**
2. Ensure that you duly renew the Policy in case you have not opted for Insurance Provision from TMFL.
3. Pay your RTO taxes, Permit dues on time.
4. Ensure that driver's licence is valid at all times. The licence validity can be checked online on the National Information Centre Link given below:
www.vahan.nic.in Option: Driving Licence / Status of Licence or
www.sarathi.nic.in Option: Status of Licence

Don'ts:

1. Do not leave the keys in the vehicle when unattended.
2. Do not use the vehicle for any other use other than the usage mentioned in the RC.
3. Do not drive the vehicle under influence of Alcohol or Drugs.

In case of Accident or Theft:

- Immediately lodge a First Information Report at the nearest police station.
- Inform the Insurance Company immediately.
- Do not leave accident vehicle unattended.
- In case of Total loss accident or Theft, inform RTO and get the RC endorsed with Non-Use to stop further payment of RTO dues.

In case of any further assistance, call your Insurance Broker at the Toll Free No. given on the policy.

In case you have opted for Insurance Provision facility

TMFL will facilitate in renewal of the Insurance Policy & arrange to send the renewed policy for subsequent years well in advance before the expiry date, for a period equivalent to your loan period. Policy renewal is subject to your loan account being non-delinquent at the time of renewal. The premium towards subsequent renewal of insurance policy will be included in your monthly installments.



NOTE:

1. Total Provision amount for subsequent years is derived on the basis of 1st year insurance premium & then divided by the number of installments of your loan to arrive at the monthly amount and added to the EMI.
2. Any excess amount/shortfall resulted will be adjusted to your loan account. You will need to pay the difference immediately on receipt of renewed insurance policy if there is any shortfall resultant due to lesser provision amount.

In case you have NOT opted for Insurance Provision facility

It is important that you **renew the insurance policy** every year from your end or contact us for renewal of your vehicle insurance at competitive rates. In any case, we would like you to submit the valid insurance copy every year with TMF.

IMPORTANT!

- Vehicle needs to be covered under Comprehensive Insurance Policy with endorsement in favor of 'TATA MOTORS FINANCE LTD'.
- Renew your insurance policy well in advance before the expiry date.
- Send us self-attested copy of renewed policy every year (until closure of loan).

Electronic Mandate (NACH)

- Provide the following: 2 sets of NACH Mandate, *2 postdated cheques in favor of "TATA Motors Finance Ltd" and one cancelled cheque/self -attested copy of your bank statement.
- Mandate form available at any of our branch.
- To register ENACH visit to our website www.tmf.co.in
*Submit CTS 2010 compliant post-dated cheque in favor of "TATA Motors Finance Ltd"

Deposition at TMFL branches (Cash/Cheque)

- Payments can be made at our branches through cheque, debit cards or cash.

Note:

Ensure the bank account is adequately funded before/on the due date to avoid charges. In case you have issued only part post-dated cheques, ensure you submit the balance cheque well in advance. Failing to do so may result in your account getting delinquent and attaching charges.



In case you have missed your EMLs, you can also pay through various online modes like Online Payment Gateway, NEFT, UPI, IMPS, RTGS

Online Payment Gateway

- Visit our website www.tmf.co.in & click on “quick pay” link.
- Pay through Debit Card or Net Banking.
- Scan the QR code for payment through Online payment gateway.



UPI

- Use Mobile App issued by your bank or Bharat Bill Payment System (BBPS) which is a Reserve Bank of India (RBI) conceptualised integrated bill payment system in India. BBPS facilitates any time anywhere bill payment which offers integrated accessible bill payment.

Example : ramesh@icici & map it with your respective bank account.

- To pay:
 - Enter our VPA -tmfl@sc
 - Enter Loan account # in the description field
 - Enter amount in the transaction amount field and click on “Pay”
On completion of transaction, a receipt will be generated.



OR

Insta Pay / Gpay / PhonePay – The Insta Pay Service popularly known as Insta Pay / Quick Pay is a service offering by the bank to its online banking customer where the customer can make loan amount repayment online on real time without registration process.

Note:

In case single payment is done for multiple accounts, send us the receipt screenshot with the UPI transaction reference # along with the payment break up details against each of your loan account through any of our customer communication channels

NEFT / RTGS /IMPS

- Details of our bank account:
 - Beneficiary Account No.: TMFLTD_____ (10 digit loan account number)
 - IFSC Code: UTIB0CCH274
 - Beneficiary Name: Tata Motors Finance Ltd.

We are committed to provide you all the assistance on products and services offered by us.

Our company has established a Complaint Redressal mechanism for all our customers. All complaints pertaining to our company or its outsourced agencies, would be registered and tracked in our CRM. To facilitate the redressal of complaints, we have established the following levels.

LEVEL 1 CHANNELS FOR ALL QUERIES, REQUESTS & COMPLAINTS

Customer Care Centre: 1800-209-0188 Mon-Sat (9.00 am to 7.00 pm)

Email: customercare@tmf.co.in

Website: www.tmf.co.in

Whatsapp: +91 77009 10888

Branches: Monday-Friday (9.30 am to 6.00 pm) Saturday (9.30 am to 1.30 pm) Except 2nd Saturday

Mobile App : Download from PlayStore / App Store – ‘Tata Motors Finance – CustomerOne’

A unique reference number shall be provided to you for your requests and complaints. Please quote the same for any correspondence or escalations.

LEVEL 2 (ESCALATION) NOT SATISFIED WITH OUR RESPONSE?

If the complaint is unresolved within 10 days (Applicable for complaints escalated level wise), please contact our Customer Care Grievance Redressal Officer Mr. Malik Shaikh with the reference number given in Level 1

MAILING ADDRESS FOR LETTERS

PHONE NUMBERS

Customer Care Department,
Tata Motors Finance Ltd, 2nd Floor, A Wing,
I Think Techno Campus, Off Pokhran Road No 2,
Thane (West), Maharashtra, 400 601

022 - 6181 5665

LEVEL 3 (ESCALATION) STILL NOT SATISFIED ?

If the complaint is unresolved within 30 days you may appeal to The Office in charge, at the Regional office of Department of Non-Banking Supervision(DNBS) of RBI at the address given below:

The Reserve Bank of India
Centralised Receipt and Processing Center,
4th Floor Sector 17, Chandigarh – 160017
Visit at RBI CMS portal (<https://cms.rbi.org.in>).
Call on the toll-free number 14448

As a valued patron of Tata Motors Finance, you are entitled to the following rights

INFORMATION ON PRODUCTS and SERVICES, TERMS & CONDITIONS

INFORMATION in a language preferred and understood by you on all material aspects of the deal.

ACCURATE & TIMELY DISCLOSURE of all terms & conditions, including material terms such as Interest Rate, Charges and Fees.

ASK FOR & RECEIVE ALL UPDATED INFORMATION on your loan account through email / website or letters.

LOAN SANCTION, DOCUMENTATION AND DISBURSEMENTS

BE TREATED WITHOUT DISCRIMINATION on the basis of gender, race or religion.

KNOW THE TERMS of the agreement through a written Sanction Letter about the amount of the loan, charges & fees applicable before signing the legal agreement.

KNOW THE STATUS of your loan application, not later than 21 days from the date of submission of requisite documents.

REFUSE PAYMENT without a valid official receipt for any or all amounts paid towards your loan account.

LOAN SERVICING & CLOSURE

SEEK ASSISTANCE: Write, call or visit any of the branches of the company and speak to our **authorised representatives to discuss in person, seek assistance on service offered / availed.**

FEEDBACK & COMPLAINTS

RIGHT TO BE HEARD: To provide feedback and suggestion on products, services or processes through post, email, toll free number or website.

RIGHT TO COMPLAIN & ESCALATE: Register a complaint, receive a reference number and seek escalation of the complaint within the company in case the complaint is not fully redressed to your satisfaction in a fair, transparent and reasonable manner.

Kindly refer to the Fair Practice Code adapted by us by visiting our website www.tmf.co.in



SCHEDULE OF CHARGES



a)	Document Charges (charges levied for processing of loan application)	Levied as per product/payment mode
b)	Cancellation Charges (charges levied where the Borrower cancels the Loan after the Loan is disbursed)	Rs. 5,150/-
c)	Retainer Charges (charges to be paid on non-payment of any Installment. These charges would be levied at all times as long as one/two installments are outstanding. For sake of clarification, these charges shall not be levied if non-payment of installment goes beyond two installments.)	Between Rs 260 to Rs 720 depending on product/channel /Overdue bucket
d)	Collection Agency Charges (charges levied upon non-payment of more than two Installments and the Loan being allocated to a collection agency)	4.15% of amount collected against overdue
e)	Swapping Charges (charges levied per instance where the Borrower opts for swapping of any payment mode/instrument with another mode/instrument of the same or different bank)	Rs. 515/- per instance per contract
f)	Bank Charges (charges levied for each dishonor of a payment/instruction.)	Rs. 415/-
g)	Statement of Account Charges (charges levied for issue of copy of statement of account)	Rs. 105/-
h)	Duplicate NOC Charges (charges levied for issue of a duplicate No Objection Certificate)	Rs. 520/-
i)	Net Overdue Interest (charges levied where the Borrower defaults in payment of the Outstanding Balance under the Agreement and will accrue on a daily basis until the repayment of all dues payable by the Borrower under the Loan Agreement)	$(\text{Overdue} \times \frac{36\%}{365} \times \text{No of delayed days})$

SCHEDULE OF CHARGES



j)	Legal Expenses (being fees and expenses including retainer charges of advocate, solicitor or attorney related to any legal dispute or litigation relating to or involving the Borrower or Vehicle)	At Actuals
k)	Parking Charges (charges levied on a daily basis for parking the repossessed Vehicle(s))	At Actuals
l)	Prepayment Charges (charges levied upon prepayment of the Loan or part thereof before maturity)	4.15 % of the future outstanding principal amount of the Loan or Rs. 5150 whichever is higher. If the remaining term of Loan is 3 months or less, 4.15% of future outstanding principal amount of the Loan.
m)	ROC Charges (statutory charges levied by the respective Registrar of Companies for creation of charge/security by Borrower)	At Actuals
n)	Repossession Charges (charges levied in respect of repossession of the Vehicle(s))	At Actuals
o)	Service Charges (charges levied for any change/amendment in the terms of the Loan, at the request of the Borrower)	At Actuals
p)	Stamp Duty Charges (statutory duty levied in respect of stamp duty payable on the Loan Agreement)	As per State Laws
q)	Other Charges (charges as may be levied by the lender from time to time)	Variable
r)	PDD Charges(charges levied by the Lender in the event Borrower fails to submit Post Disbursement Documents(PDD) i.e. Registration Certificate of Vehicle(RC) (wherever applicable), within 90 days from the date of disbursement of loan amount or first tranche)	Upto Rs 1500/- per month from each Asset till submission of PDD to Lender/TM-FL(Amount of PDD charges shall be depending upon product / type of vehicle).

Make sure that the amount deducted is reflected in TRACES website & File the TDS return quarterly within the timelines stipulated in the IT Act so that the deposit is reflected in TRACES website.

Who can deduct TDS from EMI?

- Limited company
- Individual / HUF having applicability of Tax Audit
- Partnership firm
- Any other person

For Claiming Credit or Refund of TDS deducted

Submit Original TDS certificate on time (Quarterly / Half Yearly / Yearly) to your nearest Branch of TMFL. Last date for submission for yearly deduction is 31st August for the financial year gone by. Make sure that the amount deducted is reflected in TRACES website & File the TDS return quarterly within the timelines stipulated in the IT Act so that the deposit is reflected in TRACES website.

Note :

- Refund / credit would be given in the name in which the loan agreement is booked with us.
- Refunds would be adjusted towards any outstanding balance if any, in the loan account.
- TDS certificate/s received after 31st August of the following financial year will not be entertained under any circumstances for processing refund / credit.



While depositing TDS, it is important to

- Capture the Name of the company, PAN details of the company correctly (Refer table Below).
- File the TDS return quarterly within the timelines stipulated in the IT Act so that the deposit is reflected in TRACES website. This would help us in processing your claim and credit your loan account timely.
- Attach a covering letter with the original TDS certificate mentioning the loan agreement number and avail of an acknowledgment from our Branch Operations Executive / Manager.

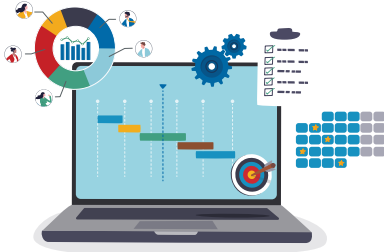
OUR PAN NUMBER

AAACR7043R

COMPANY NAME

TATA MOTORS FINANCE LIMITED

Our website TMF Universe - www.tmf.co.in gives you all the information on your loan account and more...



Account Related



View Your Profile



Add new Loan Account Information, Cardex, Repayment Schedule, Post Dated Cheque Statements, Receipts, Foreclosure statement



Insurance Information and much more

New Products & Service Requests



View and Apply for New Products & Schemes



Refer a Friend



Register Query, Request or Complaint & Track Status



Branch Locator

Customer Related Disclosures



Terms and Conditions of Your Loan Agreement



Fair Practice Code



Bill of Rights

Access Loan Details Online

Click on Login and Select Customer Profile

Enter Registered Mobile number or Customer ID and password to login

For Security of your loan account, please contact us through your registered mobile / landline /email address only

1. What are the various channels to communicate with us in case of any queries/concerns?
 - Please refer to Page #3 of this booklet.
2. Where & by when do I get my Registration Certificate (RC)? Do I need to submit a copy of
 - The RC copy needs to be collected from the RTO. Post vehicle registration, it is important that you submit a copy of the same to our nearest branch to get it updated. PDD charges upto Rs 1500/- per month levied by the Lender in the event the Borrower fails to submit the Registration Certificate of Vehicle(RC) within 90 days from the date of disbursement of loan amount.
3. How do I login on www.tmf.co.in ?
 - Please refer to Page #13
4. What is the basic information that I can access from the website post logging in successfully?
 - Please refer to Page #13
5. How can I notify the change in my personal details (mobile number/ email id) ?
 - For change in mobile number / email id , please fill the 'KYC Change Form' and submit the same at your nearest branch with one valid identity proof. Refer to Q7 for the list of valid documents.
6. How do I change my address? What are the valid KYC documents required for an address change?
 - For change in address, please fill the 'KYC Change Form' and submit same at your nearest branch with one address proof + 1 identify proof. Refer to Q7 for the list of valid documents.
7. What are the valid proof of identification (POI) documents and valid proof of address (POA) documents ?
 - The valid proof of Identification (POI) documents are : Driving License / Passport / Aadhar Card (1st 8 digits should be masked)
 - The valid proof of address (POA) documents are : Driving License/ passport / electricity bill / Voter ID / Valid Job Card by NAREGA – letter issued by the National Population Register / Aadhar Card (1st 8 digits should be masked)
8. What are the various modes of payment in case I have missed to pay my regular EMI?
 - Please refer to Page #7
9. How do I receive my NOC post loan maturity and remove the hypothecation of my vehicle?
 - Once your loan is terminated , please visit your home branch / dealership after 10-15 days to collect the same. Please ensure you carry a valid identity proof while collecting the same.

Note: Make sure that you submitted your RC details OR have cleared all dues in your contract(s) OR any of your group contracts, as this will ensure smooth processing of the NOC.



OFFICE OF THE CUSTOMER



MOBILE APP

Download from PlayStore / App Store
Tata Motors Finance – CustomerOne



BRANCH

Monday – Friday (9:30 am to 6:00 pm)
Saturday (9:30 am to 1:30 pm) – Except 2nd Saturdays



CUSTOMER CARE

1800-209-0188
(9:00 am to 7:00 pm, Monday - Saturday)



E-MAIL

customercare@tmf.co.in



WHATSAPP

+91 77009 10888



WEBSITE

www.tmf.co.in



WRITE TO US

Customer Care,
TATA MOTORS FINANCE LTD.,
2nd Floor, A Wing, I-Think Techno
Campus Building, Off Pokhran Road 2,
Thane (West)-400 607, Maharashtra,
INDIA