

Welcome Aboard

Where every mile brings new possibilities

Welcome Kit

Tata Capital Limited (Formerly known
as Tata Motors Finance Limited)

INDEX

Content	Pg. No
Stay Connected, Your Way	2
Smooth Journey With Us	3
Insurance Details	4
Repayment Modes	5
Grievance Redressal (Loans and Insurance)	7
Schedule of Charges	9
Claims for TDS credit/refund	11
Your Information Hub - Browse , Learn , Connect	12
FAQs	13

Stay Connected, Your Way

At Your Service, All The Time



Mobile App

Download from PlayStore / App Store
CustomerOne



Customer Care Toll Free

1800-209-0188
(9 am to 7 pm, Mon - Sat)



E-mail

Customercare@tmf.co.in



WhatsApp

7700910888
(9 am to 6 pm, Mon - Sat)



Website

www.tmf.co.in



Branch

10 am to 5 pm, Mon - Fri
10 am to 2 pm, Sat

Smooth Journey With Us

Know your Loan Account

Verify the information 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 the scanned copies of policy document, RC book and 1st Year Insurance Policy to customercare@tmf.co.in or WhatsApp No: +917700910888
2. Ensure that you duly renew the Policy in case you have not opted for Insurance Provision from Tata Capital Limited.
3. Pay your RTO taxes, Permit dues on time.
4. Ensure that driver's license is valid at all times. The license validity can be checked online on National Information Centre Link given below: www.vahan.nic.in Option: Driving License/ Status of License or www.sarathi.nic.in Option: Status of License

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 the 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.

Insurance Details

Tata Capital Limited is IRDAI registered Corporate Agent (Composite). We facilitate our customers insurance needs and arrange for insurance policies from our insurance partners under Life, Health and General category.

In case you have an existing insurance policy, we will facilitate renewal of the same for the subsequent years well in advance before the expiry date. The insurance premium can be directly paid by the policy-holder or customer may opt for loan facility for premium payment which will be included in your monthly installment.

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

In addition to vehicle insurance your other insurance needs may also be facilitated with our related insurance partners.



Repayment Modes

Electronic Mandate (NACH)

- Provide the following: 2 sets of NACH Mandate, *2 postdated cheques in favour of "Tata Capital Limited" 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.tatacapital.com
*Submit CTS 2010 compliant post-dated cheque in favour of "Tata Capital Limited"

Deposition at our branches (Cheque)

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

Note:

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



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

Online Payment Gateway

- Login to www.tmf.co.in & click on "PAY EMI ONLINE" Post input of contract/ RC No click on "Quick Pay". Use Debit Card / Internet Banking/ UPI to pay. Credit will reflect in loan a/c within 24 hrs.
- Scan the QR code for payment through Online payment gateway.



UPI

- Unified Payment Interface (UPI): Use the mobile app issued by your bank/BHIM. Simply create your ID and pay by entering TMFL VPA "tmfl@sc"
- Bharat Connect Payment (BBPS): Use any app powered by Bharat Connect like Google Pay, PhonePe, Paytm, Cred, etc. and simply make the loan payment by using Biller name "Tata Capital Limited (Formerly Known as Tata Motors Finance Limited)"

Note: In case single payment is done for multiple accounts, send us the receipt 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:

Bank Name - Axis Bank		
Beneficiary Name	Tata Capital Limited (Formerly Known As Tata Motors Finance Limited)	Tata Capital Limited (Formerly Known As Tata Motors Finance Limited)
Beneficiary Account number	TMFLTD_____ (10-digit loan account number)	TMFSOL_____ (10-digit loan account number)
IFSC CODE	UTIB0CCH274	UTIB0CCH274
Applicable for	Contract Numbers starting with 5.	Contract numbers starting with 6, 8 and 9.

Grievance Redressal For Loans

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, Request



Mobile App
Download from PlayStore / App Store
CustomerOne



E-Mail
customercare@tmf.co.in



Branch
10 am to 5 pm, Mon - Fri
10 am to 2 pm, Sat



Whatsapp
+91 77009 10888



Customer Care
1800 - 209-0188
(10 am to 7 pm, Monday - Saturday)



Website
www.tmf.co.in

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

Customer Care Department
Tata Capital Limited, 2nd Floor, A Wing,
I Think Techno Campus, Off Pokhran Road No 2,
Thane (West), Maharashtra, 400601

PHONE NUMBERS

022 - 6181 5665

Email ID: GRO@tmf.co.in

Level 3

(Escalation)

Still Not Satisfied

If the complaint is unresolved within 30 days you may appeal to the Office of Ombudsman.

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

Grievance Redressal Mechanism For Insurance

The Company shall perform the duty of servicing the policyholders in accordance with the IRDAI (Registration of Corporate Agents) Regulations, 2015 and IRDAI (Protection of Policyholder's Interests) Regulations, 2017 and any other guidelines prescribed by the Authority from time to time. The company holds the Registration of a composite Corporate Agent with IRDAI for solicitation of insurance business. It will ensure adherence to the IRDAI Regulations, with respect to redressal of grievances relating to insurance. The offices of the company where complaints related to insurance products sold by the company are received will acknowledge the complaint and facilitate redressal of the same within 14 days of receipt of such complaint.

Matrix for the customer who wants to make a Complaint

Step 1 Channels For All Queries, Request

Customer Care Department:

Tata Capital Limited,
2nd Floor, A Wing, I-Think Techno Campus
Off Pokhran Road no 2, Thane (West)
Maharashtra, 400601

Call on Toll Free Number: 1800-209-0188 (9:00 am to 7:00 pm, Mon – Sat)

Email at: customercare@tmf.co.in

Approach the nearest branch, or the customer can alternatively contact the insurer directly.

Step 2 Not Satisfied With Our Response?

If the complaint is not resolved within 10 days, please contact Principal Nodal Officer, Mr. Amit Mehta on Amit.Mehta@tmf.co.in.

Step 3 Still Not Satisfied

If the customer's complaint remains unresolved, then he/she can connect with the insurance company through the details mentioned on their website.

Schedule of Charges

I	Penal Charges	1. Default in payment of interest and/or principal amounts : @ 36% p.a. on the defaulted amount 2. Dishonour Charges: Rs. 670/- (Inclusive GST) for every Cheque/ Payment Instrument/ ECS Dishonour. 3. Non-creation/perfection of security: @ 2.00% on the outstanding principal amount will be charged for the period of delay in respect of delayed/non-submission of security/collateral related documents and non-perfection of security. * GST, other government taxes and levies as applicable, will be payable on all charges).
Other Charges		
I	Delayed/non submission of stock statement	As per Sanction Letter
II	Valuation charges	Rs. 1250/- (Inclusive GST)
III	TSR fees / Title search fees	As per actuals
IV	Delay in submission of Collateral documents/Insurance	Rs. 1500/- per month for each asset (Inclusive GST)
V	Delay of First Insurance cover note .and non renewal of Insurance on due date	As per actuals
VI	ROC and CERSAI filing	As per actuals
VII	Non refundable processing fee	As per Sanction Letter
VIII	Cancellation charges	Rs.5000/- + GST
IX	Documentation charges	New CV- 0.1% to 1.1% Used CV- 1.25% to 2% (Minimum Rs. 10,000/- for MHCV, Rs. 7500 for ILCV and Rs. 5000/- for SCV)
X	Security Trustee fees	As per actuals

XI	Charges of repossession of Vehicle	Actual expenses incurred upto Rs.1,00,000/-
XII	Parking of Repossessed Vehicle	LCV/SLCV/ICV- Rs. 100/- (Exclusive GST) CE-Rs. 150/- (Exclusive GST) Tractor-Rs. 90/- (Exclusive GST) HCV/MHCV- Rs. 150/- (Exclusive GST)
	Note:	1. (GST, other government taxes and levies as applicable, will be payable on all charges). 2. It is clarified that reference to the below term is specified as under: CV – Commercial Vehicle CE – Construction Equipment HCV – Heavy Commercial Vehicle ICV – Intermediate Commercial Vehicle ILCV – Intermediate Light Commercial Vehicle LCV – Light Commercial Vehicle MHCV – Medium & Heavy Commercial Vehicle SCV – Small Commercial Vehicle SLCV – Small and Light Commercial Vehicle
XIII	Legal Charges	As per actuals
XIV	Service Charges/Broken Period Interest	As per actuals
XV	Stamp Duty Charges	As per actuals
XVI	Duplicate NOC Charges	Rs. 500 +18% GST
XVII	Collection Charges (Either this or Retainer charges)	SMA-2 & Above: 0-4.15% of amount collected against overdue
XVIII	Retainer Charges (Either this or Collection charges)	Rs.0 to Rs.720 depending on product/ channel/account classification
IX	SOA Charges	Branch walk-in – Rs. 105 per instance per contract Customer portal - Nil (digital copy)
XX	PDD Charges (In case Borrower fails to submit post disbursement document)	Rs. 1500/- per month for each asset
XXI	No. Of days for giving notice in relation to Pre-Payment	As per Sanction Letter
XXII	Prepayment charges/ foreclosure charges	4% of outstanding or Rs. 5000/- which is higher (Excluding GST)

Claims For TDS Credit / Refund

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 TCL. Last date of submission for yearly deduction is 31 st 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 31 st 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 acknowledgement from our Branch Operations Executive/Manager.

Our Pan Number

AADCP9147P

Company Name

TATA Capital Limited

Your Information Hub - Browse, Learn, Connect

Our website 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 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

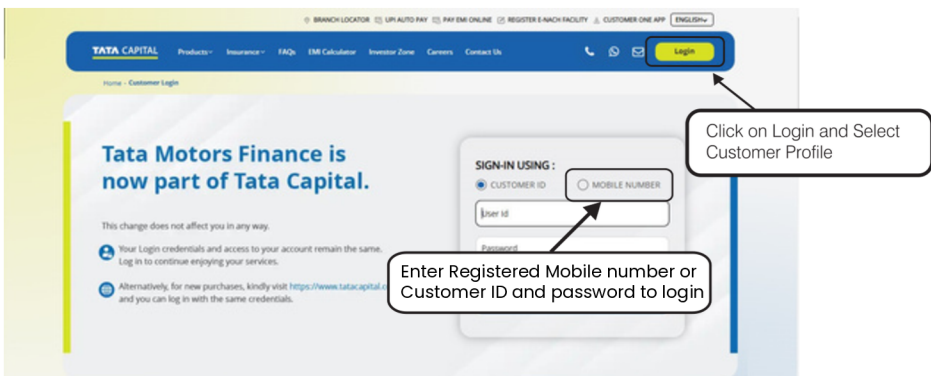


Fair Practice Code



Bill of Rights

Access Loan Details Online



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

How do I login to www.tmf.co.in?

1. What are the various channels to communicate with us in case of any queries/concerns?

- Please refer to Page #2 of this booklet.

2. Where & by when do I get my Regulation Certificate (RC)? Do I need to submit a copy of the RC?

- 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 #12

4. What is the basic information that I can access from the website post logging in successfully?

- Please refer to Page #12

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 payments in case I have missed to pay my regular EMI?

- Please refer to page #6

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 have 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.

**Mobile App**

Download from PlayStore / App Store
CustomerOne

**Branch**

10 am to 5 pm, Mon - Fri
10 am to 2 pm, Sat

**Customer Care**

1800 - 209-0188
(10 am to 7 pm, Monday - Saturday)

**E-Mail**

customercare@tmf.co.in

**Whatsapp**

+91 77009 10888

**Website**

www.tmf.co.in

**Write To Us**

Customer Care,
Tata Capital Limited.,
2nd Floor, A Wing, I Think Techno
Campus Building, Off Pokhran Road No 2,
Thane (West), 400601, Maharashtra, INDIA