

# Customer Complaint Analysis FY 18-19

*TATA MOTORS FINANCE LIMITED & TATA MOTORS FINANCE SOLUTIONS LIMITED*

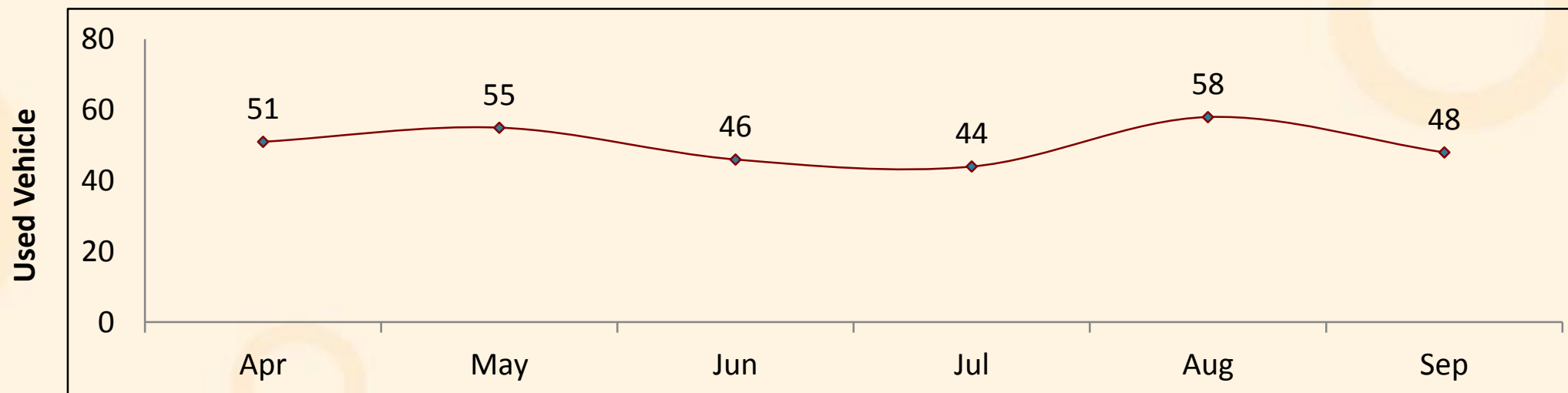
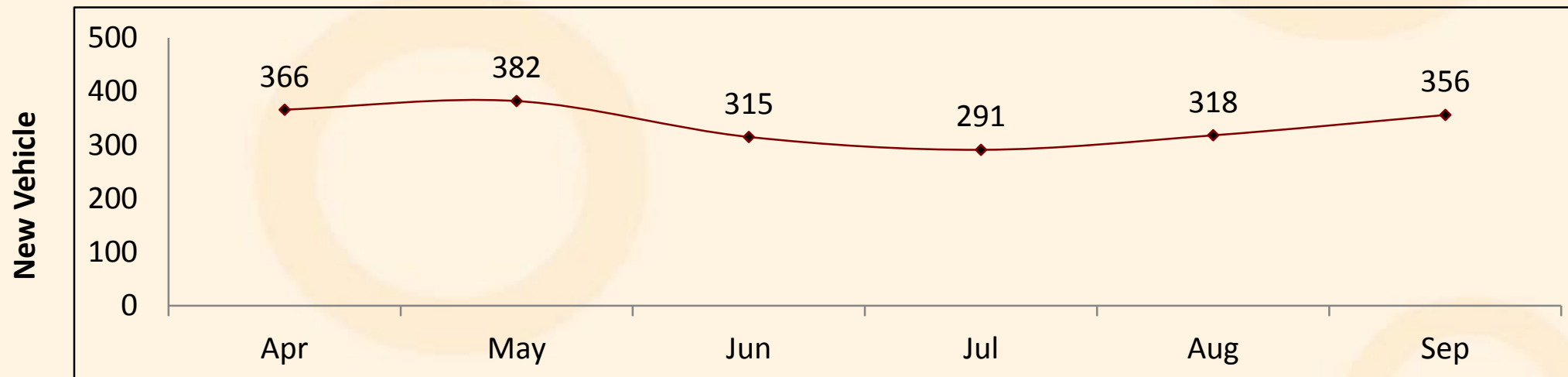
# Complaint Management

- All customer complaints are registered/tracked through a robust Complaint Management System
- Customers can register their complaints through :
  - ✓ TMFL branches
  - ✓ Customer Care Centre 1800-209-0188 (Toll Free) Mon-Sat, 9:00 am to 07:00 pm
  - ✓ Email : [customercare@tmf.co.in](mailto:customercare@tmf.co.in) (from registered email id only)
  - ✓ Letters – Customer Care, I-think Techno Campus, Tower B, Off Pokhran Road 2, near TCS Yantra Park, Thane (West) , 400601. Maharashtra
  - ✓ Website – [www.tmf.co.in](http://www.tmf.co.in)
  - ✓ WhatsApp – Message on 8097090188 (from registered mobile number only)
  - ✓ Webchat – Customers can chat live with us via website.
  - ✓ A reference number through SMS is sent to the customer for every complaint registered
- Detailed *Customer Grievance Redressal Mechanism* is available on our website.
- Complaints are reviewed by a dedicated team periodically. Detailed reports are submitted to the Management Team

## Complaint Summary : FY 2018-19

Particulars	2018-19 (New Vehicle)	2018-19 (Used Vehicle)
No. of complaints pending on 01 Apr'18	184	42
No. of complaints received during the period 01 Apr'18 to 30 Sep'18	2028	302
No. of complaints redressed during the period 01 Apr'18 to 30 Sep'18	1926	276
No. of complaints pending on 30 Sep'18	286	68

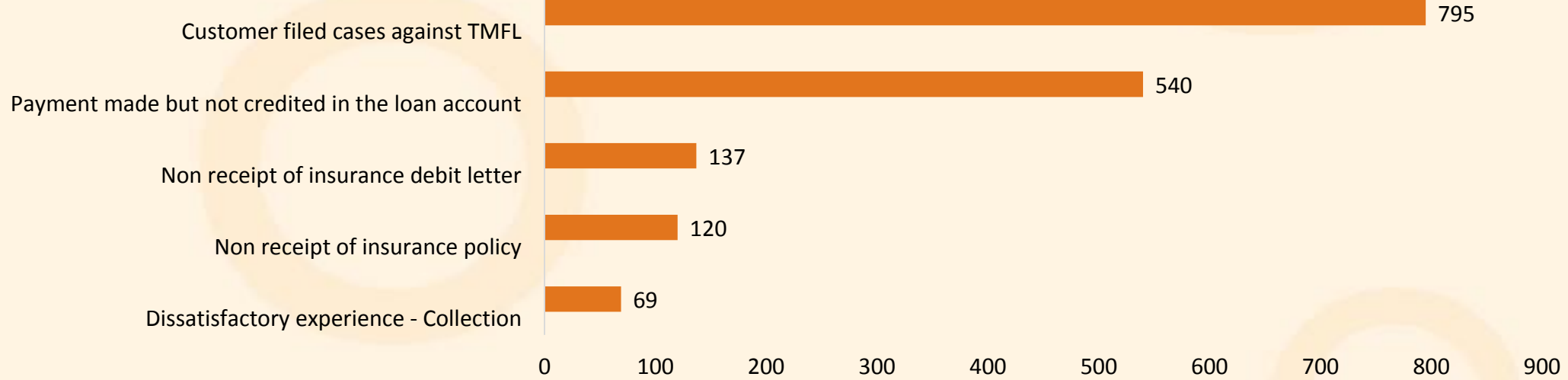
# Monthly Complaint Trends



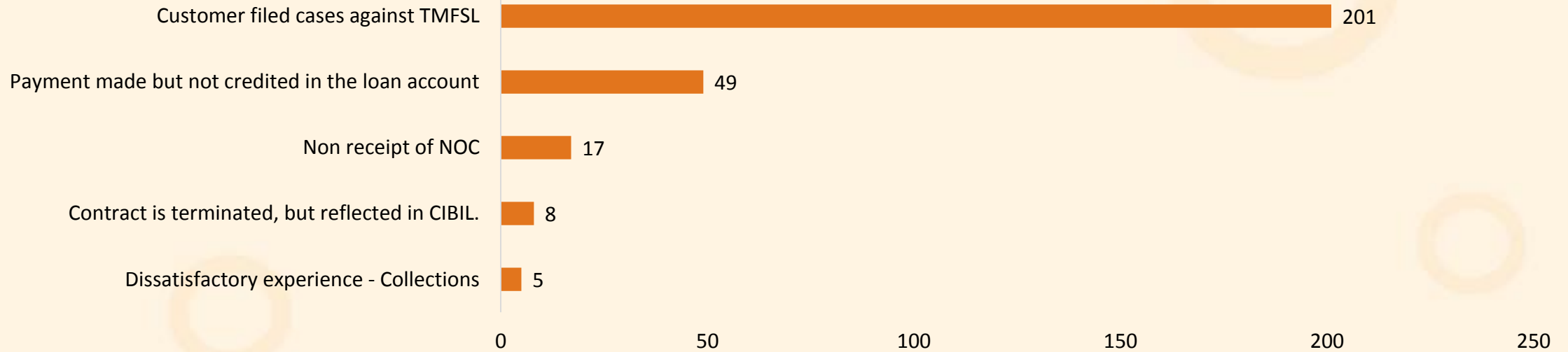
# Top Complaints



New Vehicle




Used Vehicle



# Root Cause & Initiatives taken to Reduce Complaints

Complaint	Root cause	Plan of Action
Legal Notice sent by customer/advocate	<ul style="list-style-type: none"> <li>- Vehicle repossessed without notice/ NOC not released, etc</li> <li>- Notice filed by advocate post receipt of arbitration notice</li> </ul>	<ul style="list-style-type: none"> <li>- TMF internally investigates &amp; responds to notices accordingly</li> </ul>
Payment made but not credited	<ul style="list-style-type: none"> <li>- Initially cheque bounced – cleared on representation</li> <li>- Cash deposition in other banks</li> <li>- RTGS payment – customer not provided UTR #</li> <li>- Payment vide payment gateway – system issues</li> </ul>	<ul style="list-style-type: none"> <li>- Rejection memo is shared with customer.</li> <li>- Tie ups discontinued with few banks</li> <li>- E Collection with Yes Bank - Customer directly updates loan # - Instant Credit</li> </ul>
Renewed Insurance Policy OR Debit letter not received	<ul style="list-style-type: none"> <li>- Insurance company sends policy to customers directly</li> <li>- Not aware about increase in Premium amount</li> </ul>	<ul style="list-style-type: none"> <li>- IC portal access to staff - instantly generate policy &amp; handover</li> <li>- SMS sent informing dispatch of debit letter</li> </ul>
Dissatisfactory experience with collection	<ul style="list-style-type: none"> <li>- Unhappy with Branch/Collection Staff behavior</li> </ul>	<ul style="list-style-type: none"> <li>- Customer centricity trainings conducted on regular basis</li> <li>- Repeat instances, if any are highlighted to Senior Management for appropriate action</li> </ul>
Non-receipt of NOC.	<ul style="list-style-type: none"> <li>- NOC not generated-OD in Group Contract/RC not updated</li> <li>- Unaware that NOC is sent to branch/dealership</li> </ul>	<ul style="list-style-type: none"> <li>- SMS trigger introduced once NOC is printed</li> <li>- Proactive SMS sent 2 months prior to loan maturity if RC no is not updated OR when there are overdues in Group contracts</li> </ul>

A pack of five wolves is shown in a snowy, mountainous landscape. The wolves are in various poses, some looking towards the camera and others looking away. The entire image is overlaid with a semi-transparent purple filter.

Thank You  
ONE FOR ALL AND ALL FOR ONE