



## Customer Complaint Analysis FY 17-18

*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 – Customer 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 2017-18

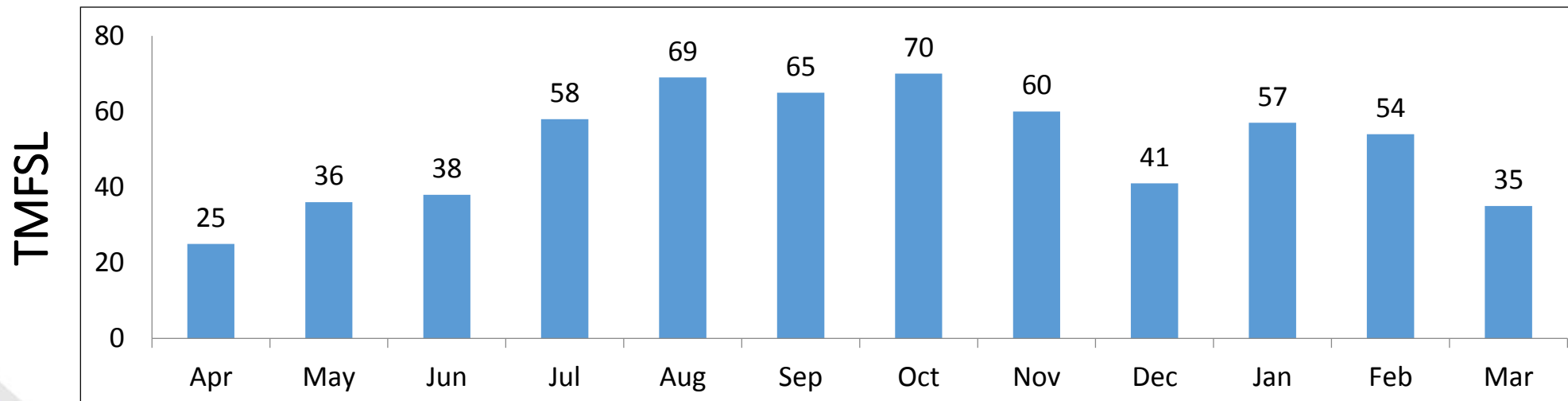
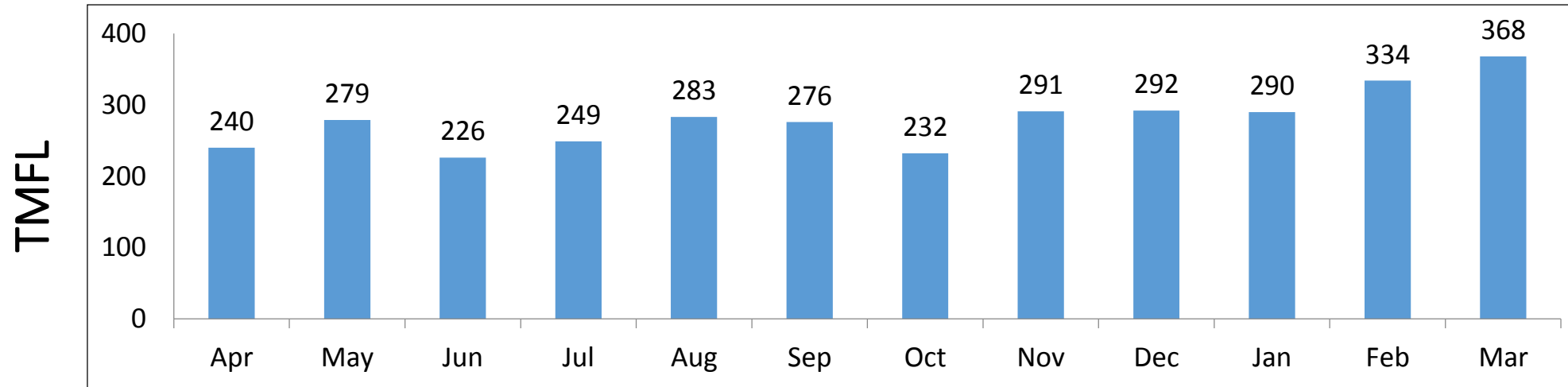
Prioritization



Particulars	2017-18 (TMFL)	2017-18 (TMFSL)
No. of Complaints pending on 01-Apr-17	50	11
No. of Complaints received during FY 17-18	3360	608
No. of Complaints redressed during FY 17-18	3226	577
No. of Complaints pending on 31 Mar '18	184	42

# Monthly Complaint Trends

Prioritization

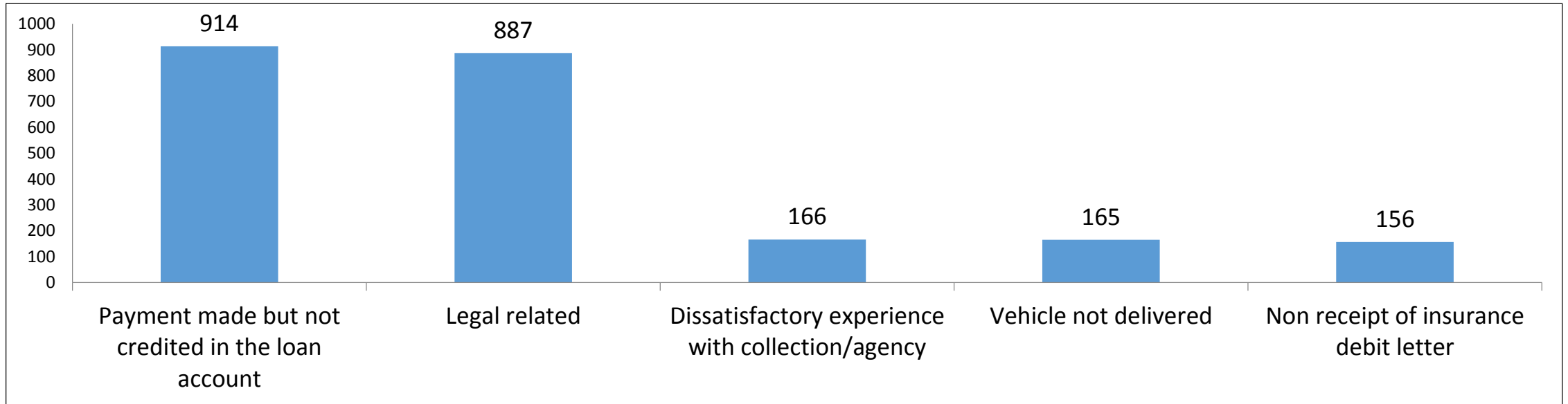


# Top Complaints

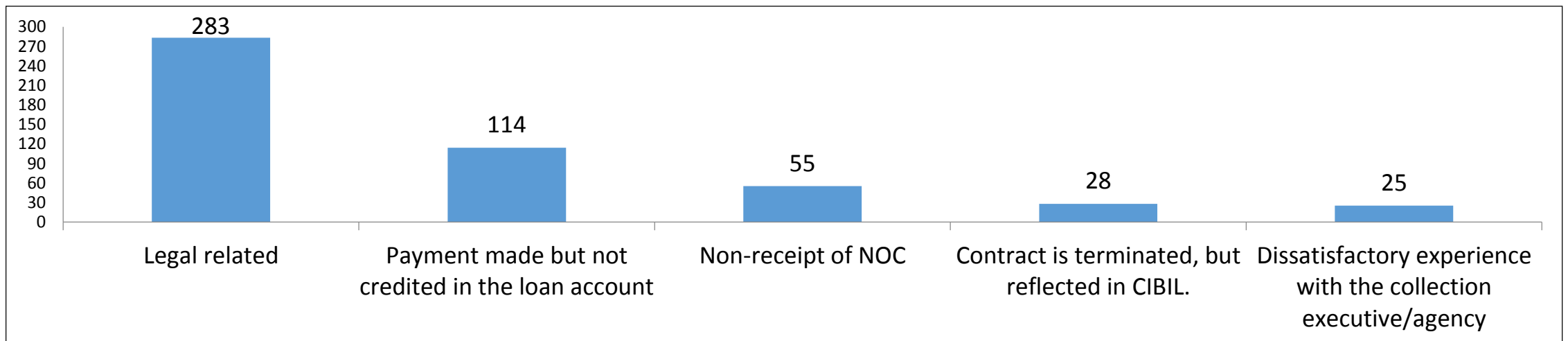
Prioritization



TMFL



TMFSL



# Root Cause & Initiatives to Reduce Complaints

Prioritization



Complaint	Root cause/ Plan of Action
Legal related	<ul style="list-style-type: none"> <li>- Customers file complaints through advocates. Cases are analyzed &amp; resolved on case to case basis</li> </ul>
Payment made but not credited in the loan account	<ul style="list-style-type: none"> <li>- Payment through online payment gateway using debit card/net banking ; Unified Payment Interface(UPI))</li> <li>- NEFT through Yes Bank implemented which gives direct credit to customer account</li> </ul>
Dissatisfactory experience with collection	<ul style="list-style-type: none"> <li>- Customer centricity &amp; 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>- 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> <li>- NOC process automated in the above scenarios</li> </ul>
Non-receipt of Renewed Insurance policy	<ul style="list-style-type: none"> <li>- Direct Insurance portal access given to all customer facing channels to download policies &amp; immediately handover to customer</li> </ul>

Let's strive for **Excellence in Execution**

Say/Do ratio  
End-to-end ownership  
Prioritization



**THANK YOU**