



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 (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
 - ✓ WhatsApp - 8097090188 (from registered mobile number only)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

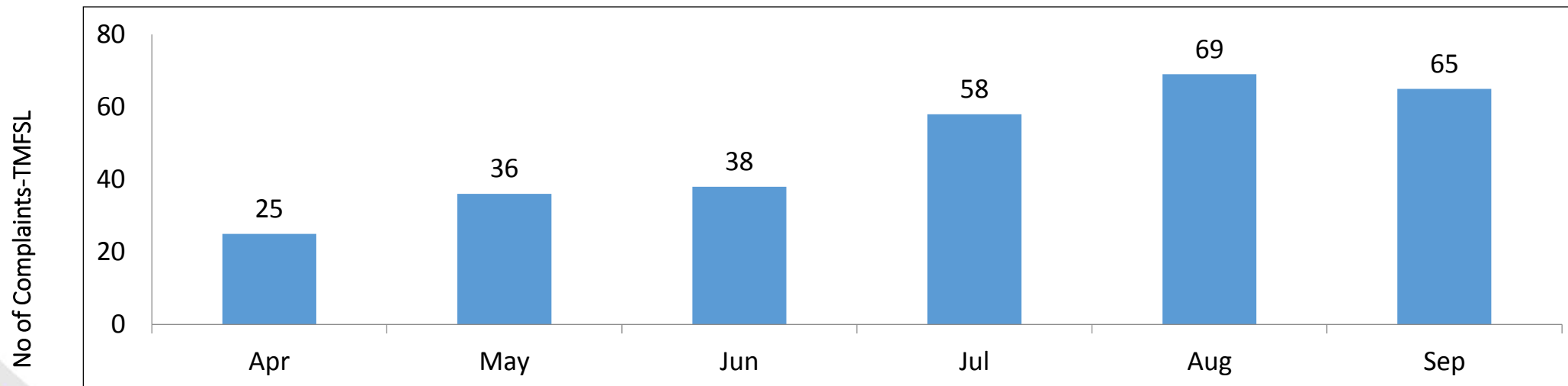
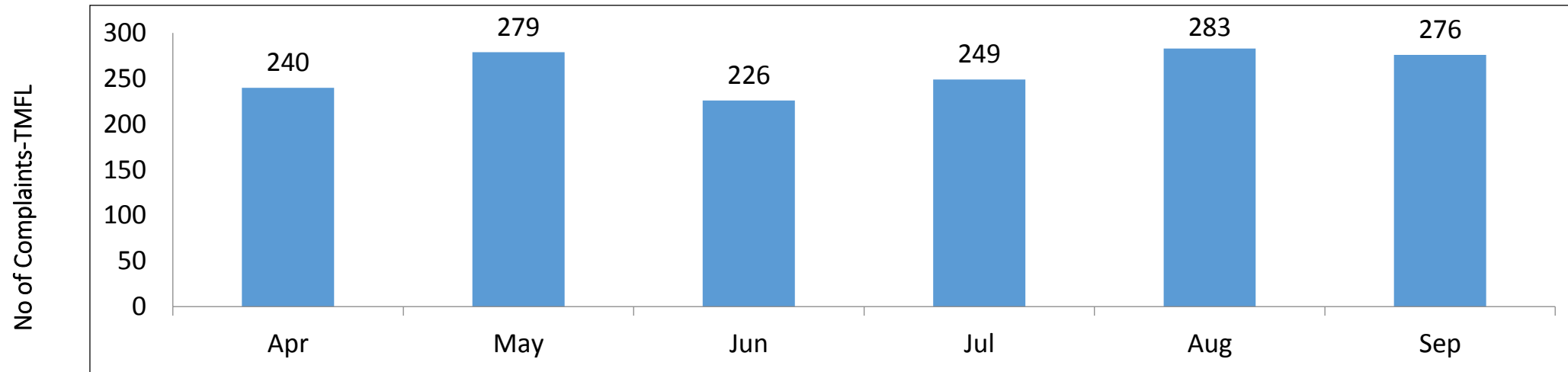
Prioritization



Particulars	2017-18 (TMFL)	2017-18 (TMFSL)
No. of Complaints pending on 01-Apr-17	50	11
No. of Complaints received during the period 01 Apr '17 to 30 Sep'17	1553	291
No. of Complaints redressed during the period 01 Apr '17 to 30 Sep'17	1433	241
No. of Complaints pending on 30 Sep '17	170	61

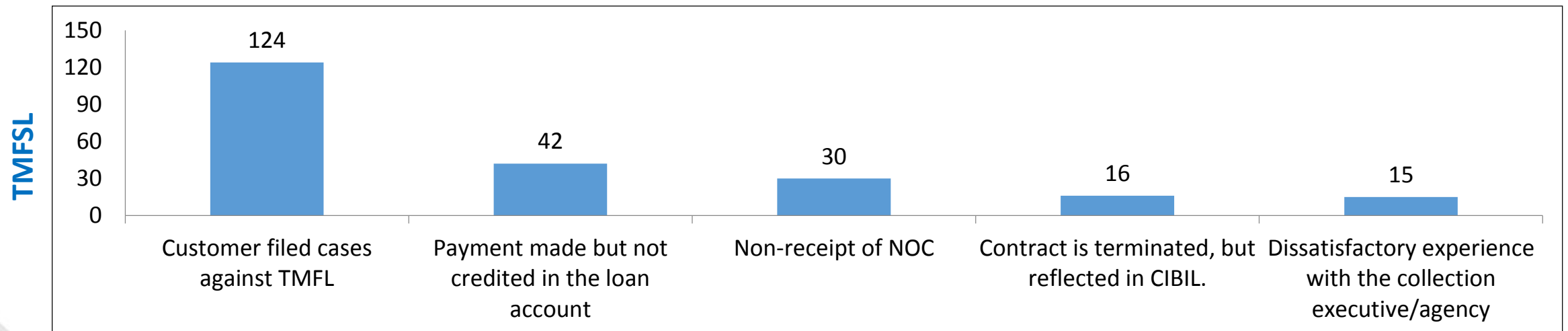
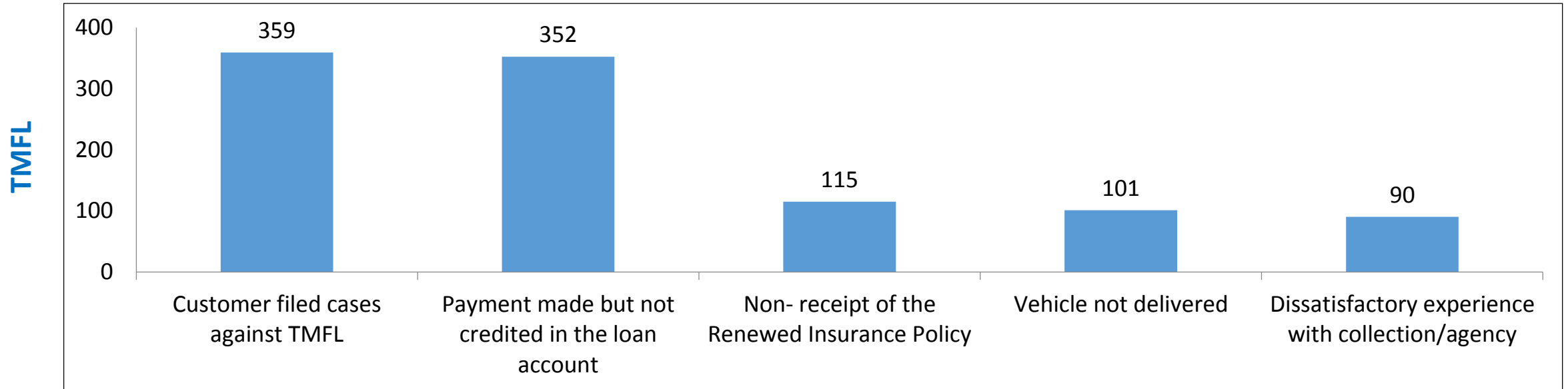
Monthly Complaint Trends

Prioritization



Top Complaints

Prioritization



Initiatives taken to Reduce Complaints

Prioritization



Complaint	Action Taken
Customer filed cases against TMFL/TMFSL	<ul style="list-style-type: none"> - Concerned team responds to the complaint filed
Payment made but not credited in the loan account	<ul style="list-style-type: none"> - Various online payment options introduced (NEFT/RTGS; Online payment gateway where payments can be made through debit card / net banking; Unified Payment Interface(UPI)) - Customers paying via NEFT are educated on the importance of sharing e payment details along with the UTR no. to process credit . NEFT through YES bank gives direct credit to customer account
Non-receipt of the Renewed insurance policy	<ul style="list-style-type: none"> - Direct Insurance portal access given to all customer facing channels to download policies of various Insurance Companies & immediately handover to the customer
Non-receipt of NOC.	<ul style="list-style-type: none"> - SMS trigger introduced once the NOC is printed - Proactive SMS sent 2 months prior to loan maturity if RC no is not updated OR when there are overdues in contracts

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

Say/Do ratio
End-to-end ownership
Prioritization



THANK YOU