

**Detailed analysis of Complaints received during the period from 01.04.2018 to 31.03.2019**

**1. Customer Service areas in which the complaints are frequently received**

Customer Service area	No. of complaints pending as on 31.03.2018	No. of complaints received	Out of which settled	No. of complaints pending as on 31.03.2019
Deposit	-	18	18	-
Loans & Advances	-	73	73	-
Staff Behavior	-	-	-	-
Service Charges	-	12	12	-
ATM Complaints	-	31	31	-
Other Services	-	62	62	-
ATM failed transactions received at ATM Cell	96	9047	9019	124
Complaints received at IT Department	-	5873	5873	-
<b>Total</b>	<b>96</b>	<b>15116</b>	<b>15,088</b>	<b>124*</b>

**2. Frequent sources of complaint**

Mode	No. of complaints pending as on 31.03.2018	No. of complaints	Of which settled	Number of complaints pending as on 31.03.2019
Letter by Post / Courier	-	48	48	-
Submitted in person	-	1	1	-
Phone / Toll-free helpline	-	-	-	-
Web Site / E-Mail	-	3	3	-
Legal Notice	-	13	13	-
Through Banking Ombudsman	-	83	83	-
Through RBI	-	20	20	-
Through CPGRAMS / INGRAM / Govt.	-	28	28	-
ATM failed transactions received at ATM cell	96	9047	9019	124
Complaints received at IT Department	-	5873	5873	-
<b>Total</b>	<b>96</b>	<b>15116</b>	<b>15088</b>	<b>124*</b>

\* 124 ATM failed transactions were settled within 09.04.2019

**3. Details about systemic deficiencies observed during the period**

NIL

**4. Action taken to make the grievance Redressal mechanism more effective**

- a) In our Bank a dedicated Customer Service Cell is functioning under Operations and Services Department.
- b) We are having a dedicated All India “toll-free” customer helpline for the use of customers to inquire about the products and services. They can also register their grievances and get instant assistance. The toll-free Number is 1800-425-0-426. This is available during the Bank working hours.
- c) We have a dedicated Phone Number (9842461461) for Customer care / Help. This is available during the Bank working hours. It also includes “SMS” based Customer Help Line. Customers can invoke help by sending an SMS with the text, “HELP”.
- d) We are also having two dedicated E-Mails for the use of customers to register their grievances and complaints – [customerservice@tmbank.in](mailto:customerservice@tmbank.in) and [complaints@tmbank.in](mailto:complaints@tmbank.in).
- e) Customers can also register their suggestions / feedback / complaints / grievances through our website [www.tmb.in](http://www.tmb.in). The customer will receive instant acknowledgements to their E-Mail ID for the suggestions / feedback / complaints / grievances registered by them.

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