

Detailed analysis of Complaints during the period from 01.04.2016 to 31.03.2017:

1. Customer Service Areas in which the complaints are frequently received:

Customer Service Area	No. of Complaints received	Out of which settled	No. of Complaints pending as on 31.03.2017
Deposit accounts	25	25	-
Loans & Advances	70	70	-
Staff Behavior	-	-	-
Service Charges	13	13	-
Other Services	85	85	-
ATM failed transactions	1919	1885	34
Total	2112	2078	34*

2. Frequent sources of complaint:

Mode	No. of complaints	Of which settled	Number of complaints pending as on 31.03.2017
Letter by Post / Courier	46	46	-
Submitted in person	2	2	-
Phone / Toll-free helpline	5	5	-
Web Site / E-Mail	34	34	-
Legal Notice	2	2	-
Through Banking Ombudsman	78	78	-
Through RBI	15	15	-
Through Govt. Department	11	11	-
ATM failed transactions	1919	1885	34
Total	2112	2078	34*

Note * All the pending complaints were settled within 06.04.2017

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 the Business Development Department, which is headed by the General Manager. One Deputy General Manager, one Chief Manager and three Clerks are handling, processing and resolving complaints.
- 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 and complaints@tmbank.in. Customers can also register their inquiries and grievances through the link provided in our Bank’s website.
- e) Our Bank has also implemented a centralized registry / database for recording and follow-up of complaints. Branches and Regional Offices can also register the complaints received at their level in the CCTS module.
- f) Customers can also register their suggestions / feedback / complaints / grievances through our website www.tmb.in. The customer will receive instant acknowledgements to their E-Mail ID for the suggestions / feedback / complaints / grievances registered by them.