

Detailed analysis of Complaints received during the period from 01.04.2023 to 31.03.2024

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

Complaints related to	No. of complaints pending as on 31.03.2023	No. of Complaints received during the year	Of which, no. of complaints settled during the year	No. of complaints pending as on 31.03.2024
Deposit	-	8	8	-
Loans and Advances	-	152	152	-
Staff behavior	-	-	-	-
Service charges	-	36	36	-
ATM complaints	-	35	35	-
Credit Card related	-	172	172	-
Other services	-	162	162	-
ATM failed transactions received at ADC cell	34	8450	8469	15
Complaints received on Mobile Banking	-	2994	2993	1
Complaints received on Internet Banking	-	1303	1296	7
Complaints related to ATM cards and other IT services	726	20406	20584	548
Total	760	33718	33907	*571

2. Frequent sources of complaint

Mode	No. of complaints pending as on 31.03.2023	No. of complaints received during the year	Of which settled during the year	Number of complaints pending as on 31.03.2024
Letter by Post / Courier	-	29	29	-
Submitted in person	-	-	-	-
Phone / Toll-free helpline	-	-	-	-
Web Site / E-Mail	-	45	45	-
Legal Notice	-	2	2	-
Through Banking Ombudsman	-	289	289	-
Through RBI	-	-	-	-
Through CPGRAMS / INGRAM / Govt.	-	28	28	-

ATM failed transactions received at ADC cell	34	8450	8469	15
Credit Card related complaints	-	172	172	-
Complaints received on Mobile Banking		2994	2993	1
Complaints received on Internet Banking		1303	1296	7
Complaints related to ATM cards and Other IT Services	726	20406	20584	548
Total	760	33718	33907	*571

**(All the pending complaints are related to IT services i.e. complaints related to ATM, POS and ECOMM transactions)*

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
- e) 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.
