

Customer Service report
April 2019 – March 2020



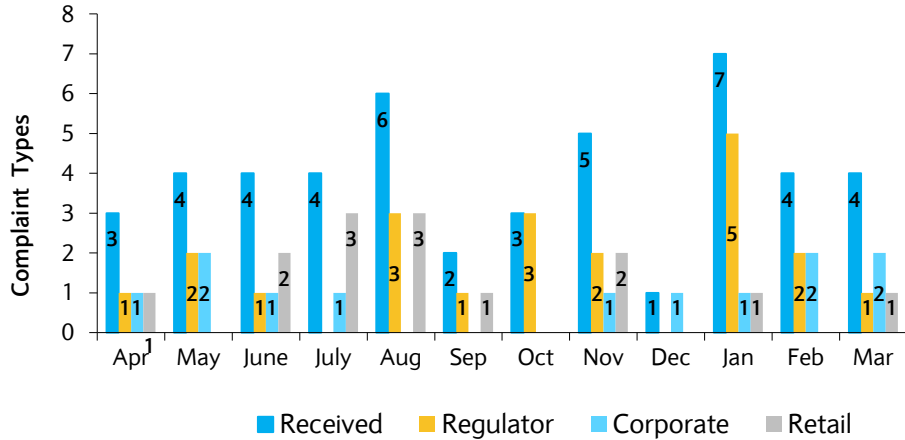
Summary and Highlights

Analysis of Complaints

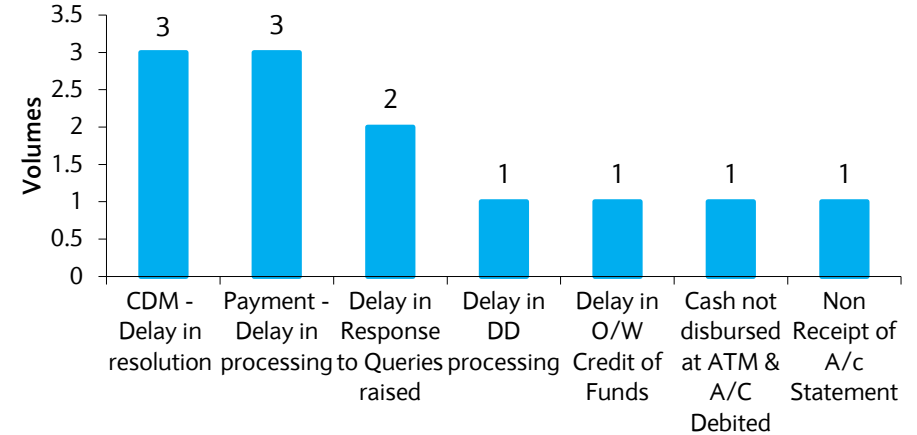
| Particulars | Complaints |
|---|------------|
| No. of complaints pending as on 1 st April 2019 | 0 |
| No. of complaints received from 1 st April to 31 st March 2020 | 47 |
| No. of complaints redressed during the period | 46 |
| No. of complaints pending as on 31 st March 2020 | 1 |
| Particulars - Related to Banking Ombudsman Complaints | Details |
| No. of unimplemented awards as on 1 st April 2019 | 0 |
| No. of awards passed by BO from 1 st April to 31 st March 2020 | 0 |
| No. of awards implemented from 1 st April to 31 st March 2020 | 0 |
| No. of awards unimplemented from 1 st April to 31 st March 2020 | 0 |

Complaint analysis – April 2019 to March 2020

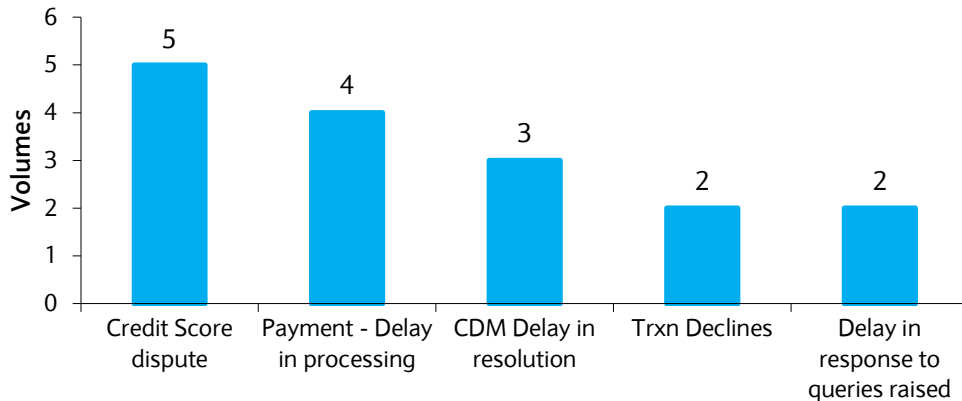
Complaint Types with Volumes



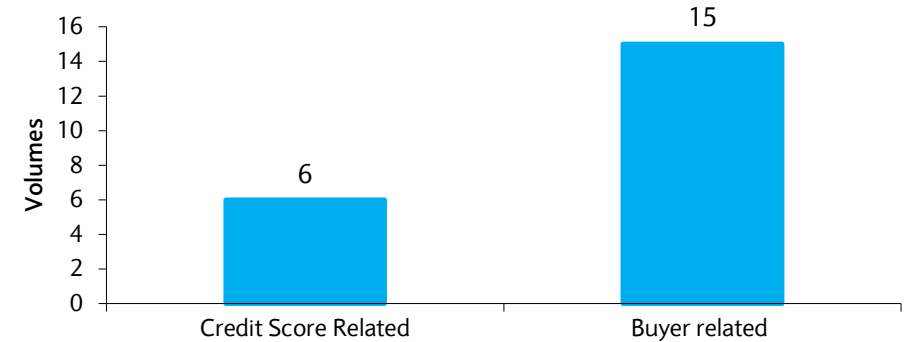
Top Corporate Complaint categories



Top Complaint categories



Top Regulator Complaint categories



Complaint Root Cause Analysis Apr 2019 - Mar 2020

| Reason for Complaint | Number of complaints | Root Cause/ Analysis of issue | Issue Resolution |
|--|----------------------|---|---|
| Collection calls made on credit card/loan A/c's sold as part of Retail exit strategy | 16 | Complaints relate to collection calls made by the Banks/Asset Reconstruction Companies for collection of outstanding dues on sold credit card / loan portfolios. These also included issues with correction of credit scores. | In cases related to collection calls the current holders of the a/cs were advised to stop calls till the issues were addressed and for credit score related issues they were requested to make the necessary changes to the credit score updated with credit companies. |
| Credit score Updation related | 8 | Complaints pertained to alleged incorrect credit score reporting in past. | Cases were related to settlement A/cs where the customers were disputing their A/Cs reported as "Settled". Clients were educated on the difference between "Settled" and "Closed with Nil OS" and informed on further action to update the a/cs as "Closed". |
| Delays in Payment / Transaction processing | 5 | Complaints related to delays in payment processing and o/w remittances due to processing errors | Processes were reviewed and gaps identified were remediated to ensure no repeat complaints |
| Incorrect details updated / non updation of records | 5 | Issues caused due to customers not updating their personal details with the bank correctly and on time | In all cases the customers were educated on the process of updating their information with the bank and complaints resolved. There were no errors from the banks end |
| Processing Delays | 4 | Complaints related to delays in responses to queries/ requests and non receipt of a/c statement, | Complaints were caused due to processing errors and process limitations. Corrective actions included review of processes and issues resolved |

Complaint Root Cause Analysis Apr 2019 - Mar 2020

| Complaint Reason | Number of complaints | Root Cause/Analysis of issue | Issue Resolution |
|---|----------------------|---|---|
| Delays related to Cash Management | 3 | These were complaints related to delay in cash pickups and breakdowns of cash deposit machines. | All complaints were escalated to the vendor and fast tracked to ensure that the clients issues were resolved satisfactorily |
| Closure of FCY accounts and Term Deposits | 3 | Complaints were related to closure of FCY accounts, TDs where the clients located overseas were unable to close their accounts or were unclear on the status of closure | The clients were contacted and the process around closures were communicated along with confirmation of closure where required |
| Debit card decline at ATM but A/C Debited | 1 | Customer tried withdrawing cash from an ATM and the txn was declined but a/c was debited. This incident happened twice i.e. on 13th & 14th January 2020. Reversals were done by 15th Jan. | Issue was raised with the vendor and modifications were made to the offline database to ensure Trxns even in offline mode were approved incase there were response time issues with Barclays. Client was requested to withdraw cash and post successful confirmation complaint was resolved |
| Online Transaction Declined but a/c debited due to Merchant error | 1 | Client had made multiple online transactions that got declined however the account was debited | Post investigation it was concluded that the charges were processed from the banks as per process and a chargeback was initiated through VISA with the respective merchant keeping the client informed |
| Decline of transaction request by Barclays | 1 | Client was unhappy as his request to carry out a specific payment transaction was not accepted by the bank | The client was informed that the bank did not support the specific type of transaction and no further action was required |