

Customer Service report
April 2020 – March 2021



Complaint Summary

Summary information on complaints received by the bank from customers and from the OBOs				
Sr. No		Particulars	Previous Year	Current Year
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	0	1
2		Number of complaints received during the year	47	39
3		Number of complaints disposed during the year	46	40
	3.1	Of which, number of complaints rejected by the bank	26	15
4		Number of complaints pending at the end of the year	1	0
		Maintainable complaints received by the bank from OBOs		
5		Number of maintainable complaints received by the bank from OBOs	21	17
	5.1	Of 5, number of complaints resolved in favour of the bank by BOS	21	17
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

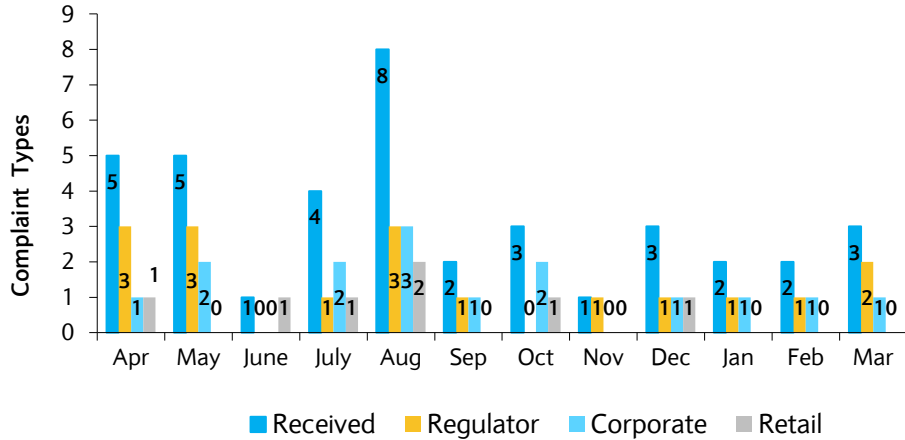
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Complaint Summary

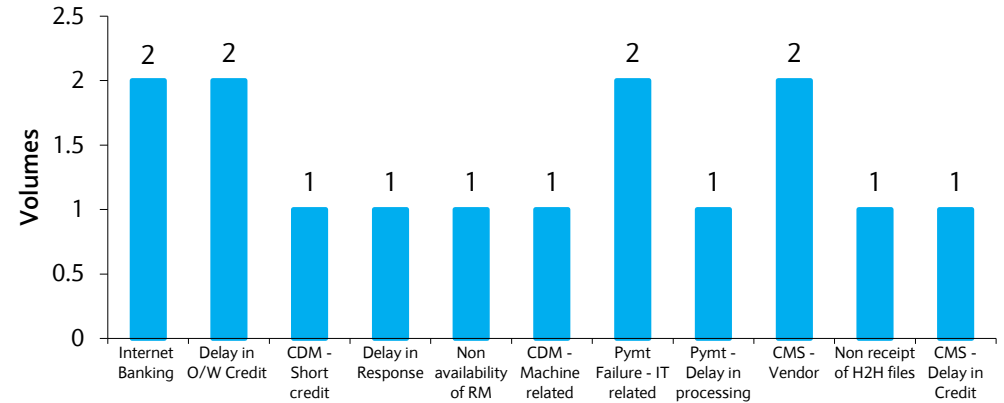
Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending
1	2	3	4	5	6
Current Year - April 2020 to March 2021					
Others	1	31	- 27%	0	0
Internet Banking	0	6	500%	0	0
Difficulty Operating a/c	0	1	100%	0	0
ATM / Debit Cards	0	1	0%	0	0
Previous Year - April 2019 to March 2020					
Others	0	43	-37%	1	0
Internet Banking	0	1	-75%	0	0
ATM / Debit Cards	0	1	0%	0	0
Bank Guarantees	0	1	100%	0	0
Demand Draft	0	1	100%	0	0

Complaint Analysis April 2020 - March 2021

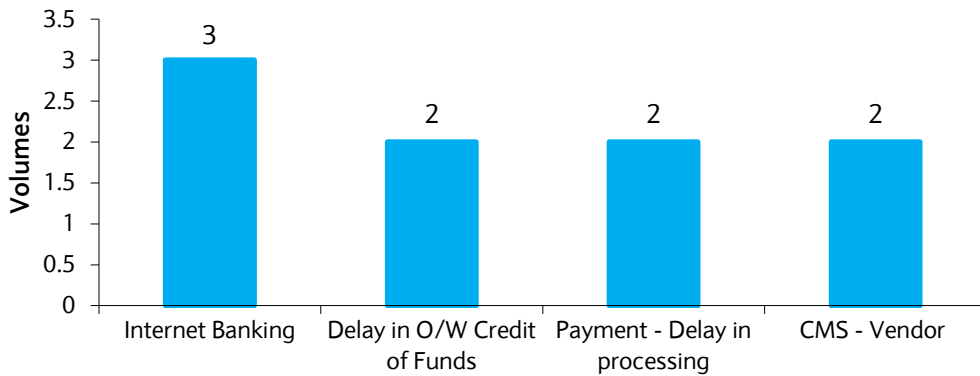
Complaint Types with Volumes



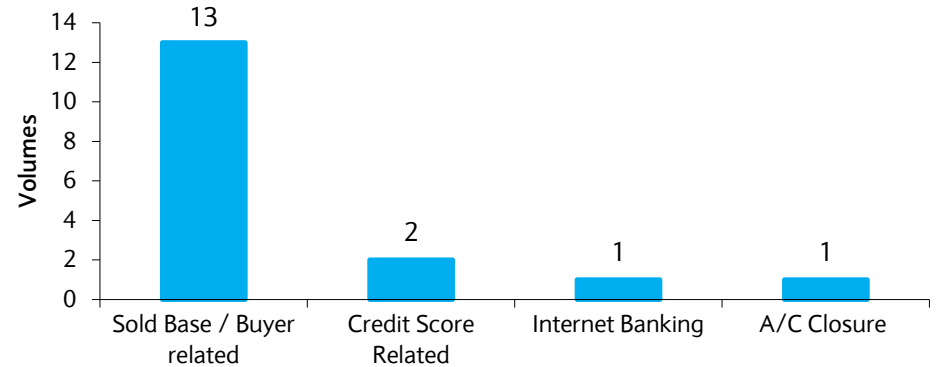
Top Corporate Complaint categories



Top Complaint categories



Top Regulator Complaint categories



Complaint Root Cause Analysis Apr 20 – March 21

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Disputes related to Credit scores and non receipt of No Dues certificates on credit card/loan A/c's sold as part of Retail exit strategy	15	Complaints related to non updation of Credit scores as well as issuance of No Dues certificates on sold credit card / loan portfolios.	The current holders of the a/cs were contacted and requested to make the necessary changes to the credit score along with sharing of No Dues certificates. For unsold accounts the clients were informed on the requirements to update the Credit score from Settled to Closed with Nil o/s
Delays in Payment / Transaction processing	3	Complaints related to delays in payment processing and o/w remittances due to restrictions around Covid-19, client communication and lack of correct contact details provided by the client to perform a callback to confirm payments	Processes were reviewed where applicable and gaps identified were remediated.
Delays related to Cash Management credits	4	Delay in daily outward credit of funds to clients account , Short Credit and reconciliation issues	A solution was worked out with the client where in a daily credit was posted every evening and a confirmation was sent to the client for the first 10 days to ensure that the process was running as per expectation . For the short credit case the credits were posted and complaint resolved. For the third complaint the reconciliation issues were sorted and credit posted to customers account For the fourth complaint related to delay in cash credits corrective actions were taken to improve internal processes and those at vendors end.

Complaint Root Cause Analysis Apr 20 – March 21

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Internet Banking access	2	Case related to the client being unable to transact using net banking due to non receipt of internet banking token.	Banking Token was dispatched and the client was able to successfully complete his online transaction using net banking
Internet Banking Login Issues	2	Client was unable to login to Internet Banking even after resetting the Password. Second complaint was related to the clients internet banking ID getting locked repeatedly	The client was informed that the new password had a validity period and was requested to log in within the specific time frame. New passwords were resent and the client was able to successfully login For the second case the fix was identified and applied post which the ID lock issue was resolved
Rejection of File uploaded for payment	2	Payment files uploaded by clients were rejected due to an IT issue.	Post investigation it was observed that the file was not copied fully during the file transfer. A fix was applied and there have been no re occurrences of the issue For the second complaint the client was requested to re upload the file and the payment was successfully processed
Cash Management – Non acceptance of coins	1	This was due to a build up in coins at the clients end and they not being able to recirculate the coins as part of their cash float requirements.	A plan was worked out and shared with the client to reduce the build up of coins and collection was re initiated
Non receipt of Funds on Closure of NRE /NRO accounts	1	Client claimed to have not received the proceeds of his accounts on closure	We informed the client of closure of his account in 2012 and provided outward remittance details of funds in the accounts at the time of account closure.

Complaint Root Cause Analysis Apr 20 – March 21

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Vendor Staff related	1	Complaint related to rude behaviour by the vendor staff picking up cash from the clients store.	The issue was raised with the vendor and the staff was replaced. An apology along with changes done was sent to the client. The client confirmed that the issue had being resolved
Non receipt of automated files from the Bank	1	Complaint related to non receipt of files sent from the Bank to the client via Host to Host.	The IT solution was identified and a fix was applied post which the files were delivered as required.
Non availability of RM on the clients a/c	1	Unaware of the Relationship Manager for Trade related assistance	Business team was informed and a RM was assigned for Trade transactions and the client was informed of same
Address updation and Dormancy removal on a NRE account	1	Inability to update address as client was based in the UK	Customer was called and required documents were obtained post which the account was activated and address updated
Non receipt of information to update Credit score	1	Non receipt of information to change status of Credit score of a credit card that was settled to closed with Nil outstanding	Post investigation it was concluded that there was no error from the banks end and the required information was already communicated in Sept 2020.

Complaint Root Cause Analysis Apr 20 – March 21

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Fx Rate Dispute	1	Client disputed the exchange rate at which funds were transferred into his NRE account .	Client spoken to by the wealth front office team. As there was no error from the banks end client accepted the resolution provided and sent a response email stating that the complaint was satisfactorily resolved.
Delay in Resolution	1	Client was unhappy with the time taken to respond to his request for a TDS exemption certificate from the bank.	An apology was offered to the client and the necessary information extracted on priority and sent out. There were no further repeats of the incident
Cash Machine related issues	1	Frequent break downs of a cash machine were reported at a particular location.	The agency responsible replaced the machine and the complaint was resolved
A/C Debited but Cash not received from an ATM	1	Customer attempted to withdraw cash of INR 5000 from an ATM. The cash was not dispensed but the account was debited	The Debited amount was reversed into the customers account in 4 days and complaint resolved