

Customer Service report  
April 2021 – March 2022



# 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	1	0
2	Number of complaints received during the year	39	41
3	Number of complaints disposed during the year	40	40
3.1	Of which, number of complaints rejected by the bank	15	16
4	Number of complaints pending at the end of the year	0	1
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	17	10
5.1	Of 5, number of complaints resolved in favour of the bank by BOS	17	10
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.

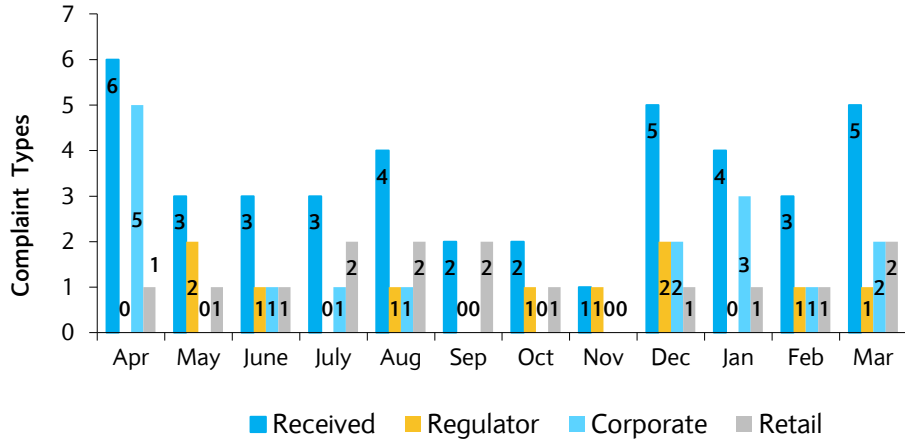
# Complaint Summary

## Top five grounds of complaints received by the bank from customers

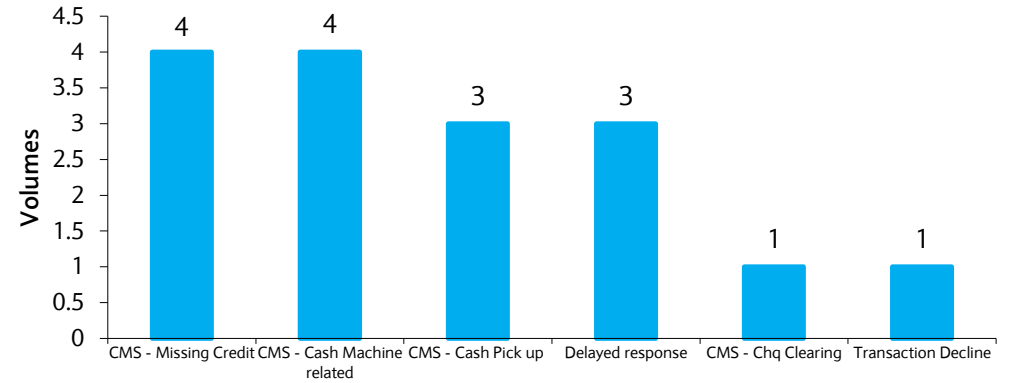
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending
1	2	3	4	5	6
Current Year - April 2021 to March 2022					
Others	0	34	9.60%	1	0
ATM / Debit Cards	0	5	400%	0	0
Cheques / Drafts / Bills	0	1	100%	0	0
Account opening/difficulty in operation of accounts	0	1	100%	0	0
Previous 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

# Complaint analysis April 2021 – March 2022

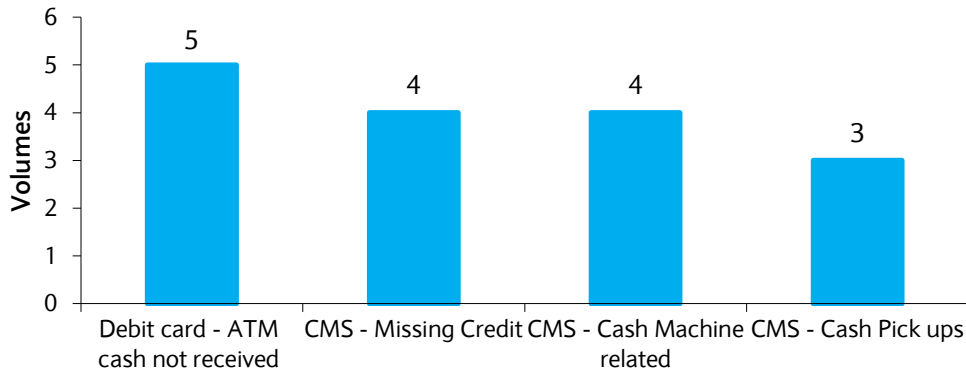
### Complaint Types with Volumes



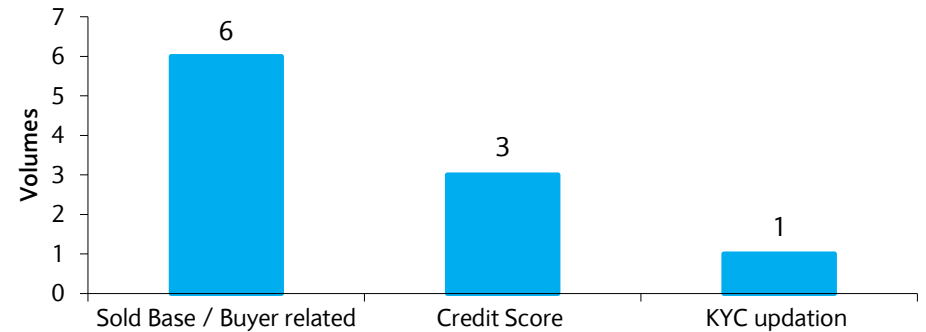
### Top Corporate Complaint categories



### Top Complaint categories



### Top Regulator Complaint categories



# Complaint Root Cause Analysis April 21 – March 22

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Sold Portfolio related	6	<ol style="list-style-type: none"> <li>1) Customer claims to have requested for closure of his credit card as was promised a free credit card but got one with annual charges.</li> <li>2) Complaint related to ownership of credit card</li> <li>3) Credit rating post making payment to Phoenix ARC</li> <li>4) Customer had settled his card with Phoenix but was still receiving collection calls</li> <li>5) Complaint related to Credit score that was updated at the time of sale of the account to SCB.</li> <li>6) Complaint related to ownership of credit card</li> </ol>	<ol style="list-style-type: none"> <li>1) There was no record of any request received at Barclays requesting account closure. Since the account was sold the case was referred to PARC who reached out to the customer for resolution. The customer and regulator were updated on this and complaint closed at Barclays end</li> <li>2) Post Investigation the Credit line was removed from CIBIL and the customer and BO were informed</li> <li>3) The case was raised with PARC and post a payment made of 7792 the account was closed and No Dues Issued.</li> <li>4) The issue was raised with PARC who sent a communication to the customer confirming settlement and stopping of all calls from their end. Basis this the customer and BO were updated from Barclays and complaint resolved</li> <li>5) The status of the account was changed from “Sold” to “Closed” with Nil O/s on CIBIL and CRIF records</li> <li>6) The customer was requested to furnish his KYC documents to investigate further. As there was no response from the customer the complaint was closed and the regulator updated</li> </ol>
Account Debited on Cash withdrawal from an ATM but cash not received	5	<ol style="list-style-type: none"> <li>1) Complaint related to account being debited twice for a single ATM cash withdrawal.</li> <li>2) Account was debited for 5k at a non Barclays ATM</li> <li>3) Account was debited for 6k at a non Barclays ATM but cash not disbursed</li> <li>4) A/C was debited for 5000 at a non Barclays ATM and cash was not disbursed.</li> <li>5) Cash withdrawal done on 16/02/22 but cash not received and a/c debited</li> </ol>	All reversals were posted in 5 days and clients were informed. Since these were non Barclays ATMs the complaints are Not Upheld

# Complaint Root Cause Analysis April 21 – March 22

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Delay in Credit of Cheque / Cash collection Cash Management.	5	<ol style="list-style-type: none"> <li>1) Complaint was related to delay in credit of funds related to a Cheque picked up by the cash agency amounting Rs. 70000.</li> <li>2) Complaint related to a delay in credit against cash picked up from a location.</li> <li>3) Delay in credits being posted for cash pick ups done between 1st and 10th Jan 2022.</li> <li>4) Cash collection done between 17th and 28th Nov at one location that has not been credited to the clients account</li> <li>5) Cash collected on 18th and 22nd Jan 2022 was not credited to the customer on time</li> </ol>	<ol style="list-style-type: none"> <li>1) The cheque could not be traced at the partner bank and the client was requested to Stop Pay the cheque and get a fresh cheque issued</li> <li>2) The case was investigated and findings shared with the client. There were no further actionables from our end</li> <li>3) The credits were posted and customer was informed over email and complaint resolved</li> <li>4) The issue was raised with the agency and the missing credit was posted to the clients account</li> <li>5) The issue was raised with the cash collection agency and post investigation the missing credits were located and posted to the customers account</li> </ol>
Cash Machines – Maintenance and Break downs	4	<ol style="list-style-type: none"> <li>1) Client unhappy with issues related to maintenance of Cash machines and non receipt of monthly machine servicing reports from our vendor.</li> <li>2) Due to connectivity issues at two locations we were unable to provide a break up of deposits at these locations.</li> <li>3) Complaint related to break down of a Cash machine and delay in cash clearance</li> <li>4) Cash machine was not working at a particular location and non receipt of call reports for Feb</li> </ol>	<ol style="list-style-type: none"> <li>1) The required maintenance was completed and reports shared by the vendor</li> <li>2) The connectivity issues at these locations were resolved and the required information was provided .</li> <li>3) Post confirmation from Ops the complaint was closed. The Cash machine was repaired and cash clearance done</li> <li>4) The issue was raised with the agency and machine was fixed. The call reports were received from the agency and shared with the client post which complaint resolved</li> </ol>
Credit Score dispute	3	<ol style="list-style-type: none"> <li>1) Complaint was related to ownership of a credit card closed in 2009</li> <li>2) Customer had settled his credit card account and wanted the CIBIL to be updated as "Closed".</li> <li>3) Complaint related to a settlement on a loan that was done in 2012 but the Credit rating was not correctly updated</li> </ol>	<ol style="list-style-type: none"> <li>1) Post investigation the Credit line was suppressed and the complaint resolved.</li> <li>2) As a service gesture internal approvals were obtained and the amount was waived and CIBIL score was updated to "Closed"</li> <li>3) Post investigation the credit rating agency was informed to update the status of the account as "Settled and Closed" and the client was informed</li> </ol>

# Complaint Root Cause Analysis April 21 – March 22

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
CMS - Cash pick ups related	3	<ol style="list-style-type: none"> <li>1) Complaint related to late cash pick up from a particular location and late deposition in the bank leading to late credits to customers account.</li> <li>2) &amp; 3) Two complaints from the same client for delays in cash pick ups from two separate locations</li> </ol>	<ol style="list-style-type: none"> <li>1) The process was streamlined by the vendor and cash pick ups and deposits were regularised</li> <li>2)&amp;3) Delays were caused due to internal issues at the vendors end. The vendor was able to get the process streamlined and clear the accumulated cash at both locations</li> </ol>
Delay in Servicing Requests	3	<ol style="list-style-type: none"> <li>1) Complaint related to non receipt of a/c statement over email and unblocking of internet banking id.</li> <li>2) Complaint was due to the delay in processing the clients request for updation of email ids on the account.</li> <li>3) Complaint related to delay in receipt of TDS certificate</li> </ol>	<ol style="list-style-type: none"> <li>1) Issue was related to a change in clients email domain that was not updated on the bank records. Post receipt of the letter for updation of email domain from the client the account statement was sent out. For unblocking the Internet banking ID we requested for an email to be initiated from the users email id</li> <li>2) The client was requested to send a fresh letter with the correct IDs for email id updation</li> <li>3) The request was fast tracked and shared with the client post which complaint resolved</li> </ol>
Differences in Balance confirmation and Interest certificates	2	Two complaints related to the same parent company. As per customers auditors calculations the accrued interest amounts in the interest certificate differed from that provided in the balance confirmation sent by Barclays.	As per the understanding and data provided by the reconciliation team the interest in the balance \ confirmation and interest certificate provided to customer were correct. The difference was due to a different format in which the auditors required the information. The same was clarified with the customer and revised balances were sent in the auditors format
Account Closure	2	<ol style="list-style-type: none"> <li>1) Complaint received from the UK Advocacy team and was related to closure of a deceased account.</li> <li>2) Customer claiming non repatriation of funds back to UK and also being charged AQB charges</li> </ol>	<ol style="list-style-type: none"> <li>1) The information required for closure of the account and funds transfer was shared with the clients solicitors</li> <li>2) Client was informed of reversal of charges and of the required documentation to repatriate the funds from the INR account</li> </ol>

# Complaint Root Cause Analysis April 2021 – March 2022

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Dispatch of Correspondence	2	<ol style="list-style-type: none"> <li>1) Complaint related to dispatch of an advice to an old address of the customer.</li> <li>2) Client was unhappy receiving general correspondence from the bank and claimed that he was not receiving his a/c statements</li> </ol>	<ol style="list-style-type: none"> <li>1) The advice was resent to the current address and tracked till delivery. Post which the confirmation was sent to the customer</li> <li>2) The customer's account was already registered for electronic statement and we were sending the statements regularly over email. However, due to compliance guidelines we were also required to send the customer certain correspondence. The client was informed accordingly and the complaint was closed</li> </ol>
Difference in FD rate reporting in clients report	1	Complaint related to difference in FD interest reflecting in Form 26 AS and the interest certificate..	Post discussion with our finance team a revised tax filing was done for 2020-2021 . Issue was due to change in interest rate slab. Customer was provided with a copy of the revised working and complaint resolved
Transaction Declines	1	Complaint related to Transactions getting declined due to issues with Virtual account creation	A fix was applied by IT and a reconciliation of all failed virtual accounts was carried out and rectified. Client was informed of actions taken and complaint resolved
Payment Declines	1	Complaint raised as the Inward Payments received electronically was returned	<p>Post investigation it was observed that the said account was opened under RBI Portfolio Investment Scheme due to which the account was under debit and credit freeze in order to allow only specific debits and credits to the account.</p> <p>This payment was re-initiated by the originating party and based on prior intimation received the account was unblocked and payment was credited to the account</p>



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Non Receipt of SMS Alerts and issues with account	1	Customer claimed non receipt of SMSs related to credits on the account and that the account was occasionally getting debited twice while transacting on her account	As of 31 <sup>st</sup> March 2022 this case was under investigation
Delay in KYC updation	1	Complaint related to updation of KYC documents.	The email was being sent to an incorrect email id. Post receipt of documentation the KYC refresh was completed and customer updated
Usage of Debit card	1	Customer complained that was unable to withdraw £ 50 post or view account balance post card activation.	Customer was called and informed of the steps to check balances and informed of no issues with the card. The client subsequently withdrew the complaint