

Customer Service report
April 2022 – March 2023



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	41	56
3		Number of complaints disposed during the year	40	55
	3.1	Of which, number of complaints rejected by the bank	16	26
4		Number of complaints pending at the end of the year	1	2
		Maintainable complaints received by the bank from OBOs		
5		Number of maintainable complaints received by the bank from OBOs	10	11
	5.1	Of 5, number of complaints resolved in favour of the bank by BOS	10	3
		Of 5, number of complaints resolved through conciliation/mediation/advisories		
	5.2	issued by BOs	0	8
	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

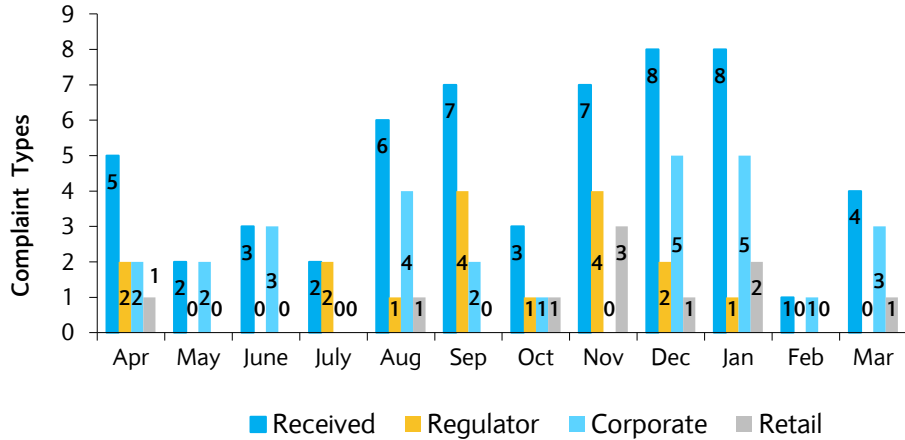
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Complaint Summary

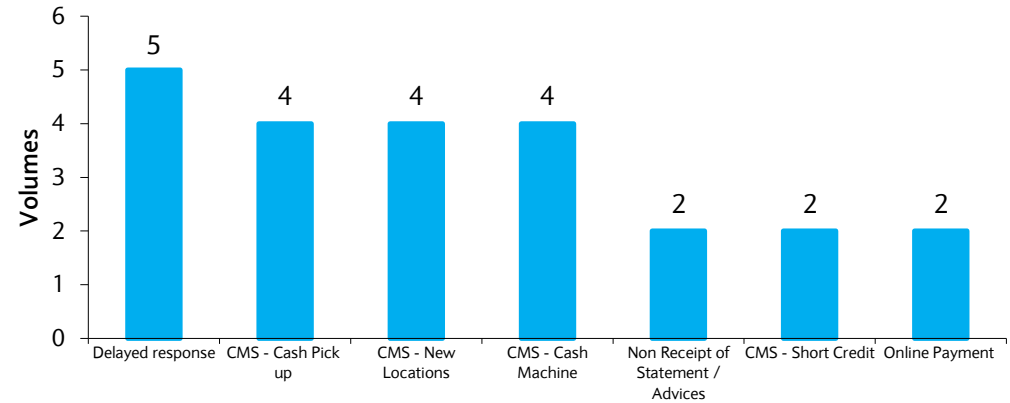
Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous 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 2022 to March 2023					
Others	1	49	44.12%	2	0
Account opening/difficulty in operation of accounts	0	4	300.00%	0	0
Internet/Mobile/Electronic Banking	0	2	200.00%	0	0
ATM / Debit Cards	0	1	-80%	0	0
Cheques / Drafts / Bills	0	0	-100%	0	0
Previous 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

Complaint analysis – April 2022 to March 2023

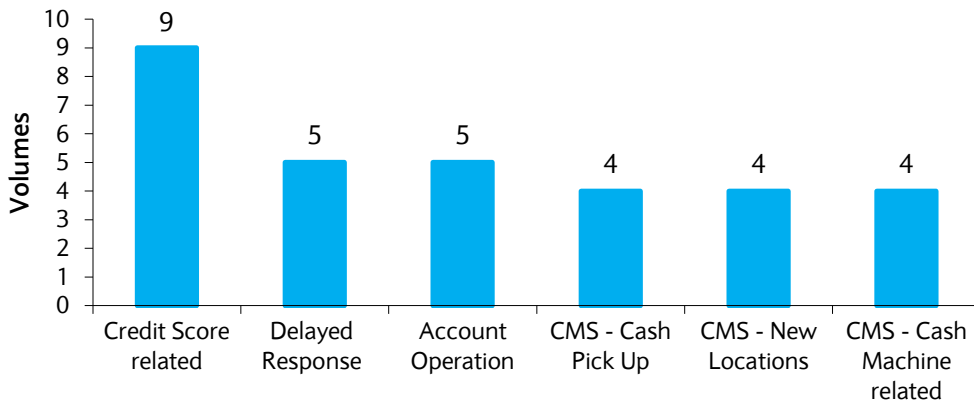
Complaint Types with Volumes



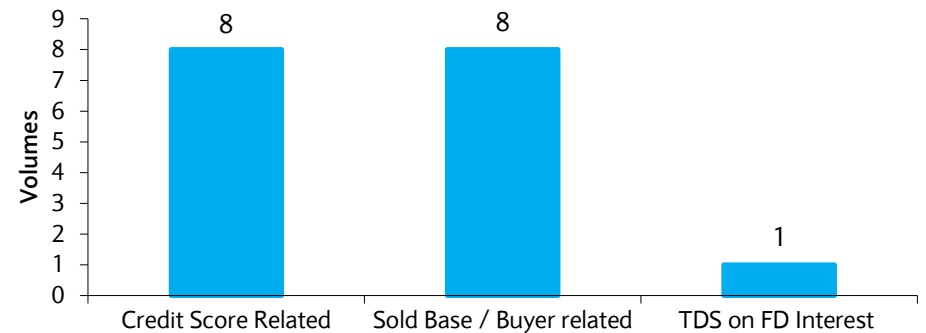
Top Corporate Complaint categories



Top Complaint categories



Top Regulator Complaint categories



Complaint Root Cause Analysis April 22 – March 23

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Sold Portfolio related	11	<ol style="list-style-type: none"> 1) In one complaint the current holder of the account was following up for payments where customer claimed to have settled his account in 2009. 2) Customer disputing ownership of his credit card issued in 2008. 3) Client was disputing charges on his credit card account post him clearing his dues. 4) Repeat complaint where customer continued to dispute ownership of the credit card issued in 2008 5) Repeat regulatory complaint where customer was disputing his Credit record 6) 7) and 8) Customer receiving collection calls from Phoenix Arc (PARC). 9) Customer was disputing ownership of a credit card issued and was receiving collection calls from Phoenix ARC (PARC) 10) Regulator complaint related to credit card credit record. 11) Complaint was related to the loan that was sold 	<ol style="list-style-type: none"> 1) Post investigation it was confirmed that the account was settled and a response was sent from the current holder confirming closure of the account at their end and updation of account as settled. BO and customer were informed and complaint resolved 2) Post receipt of KYC docs and investigation it was observed that the card was correctly assigned. The customer was informed and requested to clear his o/s with PARC. BO was updated and complaint closed 3) The case was referred to PARC (Phoenix ARC) who as a service gesture issued a NOC and updated the CIBIL record as "Closed" . The client and BO were informed and complaint resolved 4) We informed the regulator that as per our response in April we had already investigated the customers claim and found that the card was correctly issued. We provided the account opening form as requested by the regulator 5) We informed the regulator and customer that the necessary corrections were completed in the month of July and shared a copy of the CIBIL glance report shared by PARC evidencing the changes done. There was no further action required from our end. 6) 7) and 8) The case was referred to PARC who in turn responded to the client. No actions required from Barclays end 9) Post investigation the account was suppressed by PARC and the complaint was resolved. 10) & 11) Customer was requested to contact PARC

*PARC – Phoenix ARC

Complaint Root Cause Analysis April 22 – March 23

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Credit Score related	9	<ol style="list-style-type: none"> 1)Customer claimed to have cleared all outstanding on his Credit card and was disputing the Credit Score on his account 2)The customer was disputing the charges on his credit card account due to which his Credit report was reported as "Written Off" 3)Customer wanted to update his credit score and claimed to have made a payment of the o/s balance on his credit card 4)Customer disputed his credit history on his loan account 5)Customer claimed that his Credit score was not correctly updated. 6)Customer claimed his Credit record was wrongly updated as "Settled" 7)Customer was disputing the Credit record against his personal loan as he claimed to have cleared all dues. 8)Regulator case where the customer complained that his credit record at Equifax was not updated and showed "Charged Off". 9)Regulator Complaint related to Credit score. 	<ol style="list-style-type: none"> 1)The account was settled and his credit report was correctly updated. We informed the client of the amount payable to change the status of his account to "Closed" and resolved the complaint 2)Post investigation as a service gesture the clients credit report was reported as "Closed" and complaint resolved 3)Payment was received in Aug 22 post which the clients credit records were updated as "Closed" with Nil o/s and complaint resolved 4)He had settled his account basis which his Credit history was correctly updated as "Settled". We provided the information and required actions to update his credit record to "Closed" with Nil o/s 5)Post investigation we responded to the customer that his credit score was updated in June 2022 and we had confirmed this in the same month 6)As per our records the customer had settled his credit card and the credit record was correctly updated. We informed the customer of payments to be made to update his Credit record as "Closed" with NIL balance 7)The customer was requested for proof of payment done in 2012 as claimed which was furnished. Post receipt of the required evidences the credit record was updated as "Settled" with NIL o/s and a confirmation was sent to the customer 8)We resent the communication to Equifax and post confirmation from their end updated the regulator and the customer that the credit record had been updated as required 9)Post investigation the required changes were made and the customer and regulator were updated and the complaint was resolved

Complaint Root Cause Analysis April 22 – March 23

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Delayed Responses	5	<ol style="list-style-type: none"> 1)Corporate complaint where customer was unhappy with the time taken to update authorised signatories on the account. 2)Corporate complaint related to time taken to close accounts. 3)Corporate Complaint related to delay in issuance of KYC details. 4)Complaint logged for record purposes as referred by the front end team. 5)Complaint related to delay in updation and deletion of authorised signatories. 	<ol style="list-style-type: none"> 1)The account was dormant and required documentation for activation. This complaint is being handled by the front end team and basis confirmation from them has been logged for record purposes and resolved. 2)The required documentation was obtained from the client and accounts closed. 3)Corporate Complaint related to delay in issuance of KYC details. We requested the client to request the remitting bank to provide the necessary KYC details over swift. Post receipt the KYC confirmation was issued on our letterhead and complaint resolved 4)Customer complained of not receiving document dispatch details over non working Saturdays and delays in responding to documents sent. Trade ops informed the client that we would send a Nil report for non working Saturdays and explained that there were no delays in responding to documents sent. Post the above the complaint was resolved. 5)The request was fast tracked and the customer was informed of actions completed. Post confirmation from the customer the complaint was resolved

Complaint Root Cause Analysis April 22 – March 23

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Account Operation	4	<ol style="list-style-type: none"> 1) Customer unable to use his debit card at ATM or at Merchant outlets 2) Customer complaint regarding activation of NRE and NRO account. The NRE account was closed under DEAF (Depositors Education and Awareness Fund) and the NRO account was dormant. 3) Customer complained that his account was deactivated without prior intimation and a cheque issued by him was dishonoured. 4) Senior Management escalation - Customer unhappy with the process of activating his accounts, usage and interest paid on account closure . 	<ol style="list-style-type: none"> 1) Account was inactive due to overdue KYC refresh. Post receipt of the KYC docs the account was reinstated and customer was informed that his account and Debit cards were active. 2) We informed the customer of the documentation required to activate the dormant account and to claim the proceeds under DEAF. 3) We informed the customer of dormancy notification letters being sent prior to the account going into dormancy and that the cheque issued was returned as the account was dormant at that time. The documentation required for activation of the account was shared with the customer and complaint resolved 4) Customer visited the Delhi branch, withdrew cash and closed his account. On the query of interest paid we clarified that the interest paid was post deduction of TDS applicable on the account. We informed the senior management escalation desk of actions taken and closed the complaint.
Delays in Cash pick ups Cash Management	4	All complaints were related to irregular cash pick ups by the cash pick up agency at four separate locations. One instance each in April, May, June and August	The logistics and pick up processes were streamlined by the vendor and cash pick ups were regularised. Clients were updated and complaints closed
Start up of new Locations Cash Management	4	Customers expressed dissatisfaction on Barclays being unable to start new cash machine / Manual cash pick up locations under the Cash product.	We have informed the client that due to an ongoing internal audit we were unable to support new business and that we would inform the client as soon as we resumed new pick up locations

Complaint Root Cause Analysis April 22 – March 23

Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Cash Machine related	4	<ol style="list-style-type: none"> 1) Complaint related to cash machine lock not working 2) Complaint related to locked cash machine bag 3) & 4) Cash machine was not working at a client location 	<ol style="list-style-type: none"> 1) The cash machine lock was replaced and cash collection was regularised. Client was updated and complaint resolved 2),3)&4) The issues were escalated to the cash machine agency and resolved
Non Receipt of correspondence over email	3	<ol style="list-style-type: none"> 1) Customer unhappy with statements not being sent to registered email ids. 2) Customer unhappy that FD advices were not being marked to specific email ids. 3) Customer complained that the physical statements had not been sent by the Bank. 	<ol style="list-style-type: none"> 1) Based on the clients request the specific email ids were included in the mailing list and the statements were sent out. Client was updated and complaints resolved 2) The email ids were not registered. We got the required email ids registered and post registration all FD advices were sent to the intended email ids and complaint closed 3) Post investigation we concluded that the Monthly physical account statements were dispatched to the customer via India Post as customer had not opted for statements over email. We enabled statements to be sent in hard copy and also via email and also sent duplicate statements by courier for the last two years which were received by the client

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Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Transfer of funds on Dormant Accounts	2	<ol style="list-style-type: none"> 1)NRI Customer unhappy with response received for transferring his funds from his Barclays account in India 2)Complaint related to remittance of funds and closure of account. The account was in Debit freeze for KYC refresh 	<ol style="list-style-type: none"> 1)The account was dormant and required documentation. Since the joint holder had expired the additional documentation required for activation was sent to the customer and complaint closed. 2)Basis documents received the account was re activated and confirmation sent to the customer that account was active and funds in the account could be utilised post which the complaint was closed
Delay in credit of cash collected Cash Management	2	<ol style="list-style-type: none"> 1)Corporate complaint related to delay in credit of Rs 2992 as part of a collection done on 26th August 22 2)Short credit of INR5500 claimed by customer for a collection done on 20th Feb 23. 	<ol style="list-style-type: none"> 1)Post investigation the missing credit was applied on 29th October and complaint was resolved after confirmation received from the client 2)The issue was raised with the collection agency who confirmed that the amount was included in the End of day collection for that day. This credit was posted on 21st Feb 23. Post clarifying with the customer and receiving confirmation of receipt of funds the complaint was resolved
Difference in Income reported	2	<ol style="list-style-type: none"> 1)Complaint related to difference in income reported in 26AS as of 31st March 2022. 2)The client claimed that TDS on FD interest was not clearly reported in his form 26AS. 	<ol style="list-style-type: none"> 1)Issue was due to the difference in FD interest being calculated on a daily vs Quarterly basis. Customer was informed that to avoid confusion we would be sharing the interest earned on FDs on a quarterly basis and not on a daily basis. 2)Client visited in person on 12th October and was explained that there was no delay in tax deduction and the same was reflecting in form 16A for the period Jan to March 2020. Documents to validate this were furnished to the customer and complaint resolved

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Reason for Complaint	Number of complaints	Root Cause/ Analysis of issue	Issue Resolution
Online Payment Failure	2	<p>1)Customers was unable to complete the processing of their salary payments using net banking as the net banking eToken of the authoriser went Blank</p> <p>2)Complaint related to failure of 86 payment transactions.</p>	<p>1)Special deviation approvals were taken and the payments were processed manually. Fresh eTokens were sent to the respective user and dispatch details were shared with the customer post which the complaint was resolved</p> <p>2)The case was referred to IT and confirmed that the cause was due to an IT issue. The customer was requested to re process the payments and the same were processed successfully</p>
Receipt of email notifications	1	Complaint related to bulk emails of salary payment credits being sent to a set of email ids as provided by the client.	Risk Control assessment completed and alerts cannot be suppressed. The customer provided a different list of email ids which was updated to ensure that future communication would go to the relevant staff members
ATM / Debit Card	1	Customer unable to use his Debit card at Merchant outlets	The Issue was raised with the IT team and post investigation the technical issue was identified and resolved. Post confirming that the customer could use his card the complaint was resolved
Charges and interest claims	1	Client was unhappy with Cash machine charges being applied and was making a claim for delays in credits against cash collected	We informed the client that the charges applied were as per agreement and could not be reversed. The client was also informed that we were investigating the interest claim and would need upto 4 weeks to revert. Based on the actions taken the client was informed and consent taken to resolve the complaint
Non receipt of Net Banking Tokens	1	Complaint related to non receipt of Internet banking tokens.	The tokens were dispatched to the client and confirmation of receipt received on 18th August. The token was activated on the same day and complaint was closed