

Analysis of Customer Complaints for the Financial Year 2009- 10

The position of Customer complaints in the Bank during the year is under

| Sr No | Particulars | 2009- 2010 |
|-------|---|------------|
| a. | No. of complaints pending at the beginning of the year (pending as on 31.3.2009) | 88 |
| b. | No. of complaints received during the year | 3487 |
| c. | No. of complaints redressed during the year | 3281 |
| d. | No. of complaints pending at the end of the year (including those received on 31st Mar'2010) | 294 |

1. Escalated complaint include cases escalated to RBI, Banking Ombudsman (BO), CEO & Head of Consumer Bank (HOCSB)
2. All other complaints are a part of the 'Non Escalated' complaints for the year
3. Following and the inclusions and exclusions to the complaints reported:

Inclusions:

- All cases where Bank error has been identified

Exclusions

- All cases resolved within 1 day of receiving the complaint
- All cases where no Bank error has been identified

Analysis/ Category wise breakup of complaints received during the year 2009-10

| Sr No | Complaint Category | Total |
|-------|--|-------------|
| 1 | System failure/ Errors - CCMS/Ultra /Ecards/ any other application | 276 |
| 2 | Chargeback-wrong billing/ Internet Dispute | 258 |
| 3 | Chargeback Duplicate debit cases | 223 |
| 4 | Ibanking/SMS/Email- Incorrect account information/missing a/c info/wrong/info recd | 136 |
| 5 | Card Related.h.Incorrect VE transaction | 117 |
| 6 | Collection related complaints (including closure) | 96 |
| 7 | Card Related.j.Cash not dispensed/ Incorrect txn - Non SCB ATM | 81 |
| 8 | NetBanking.e.Funds transfer related complaints | 79 |
| 9 | Service Charges.a.Account Maintenance/ Minimum AQB not maintained | 74 |
| 10 | Account Opening.c.Incorrect data input while opening account | 65 |
| 11 | Clearing.e.Disputing Cheque debited to account/ Disputing amount | 64 |
| 12 | Unable to log on to I Banking | 62 |
| 13 | Instructions not/ delayed actioned.a.Written instructions not actioned | 65 |
| 14 | Unhappy with Collection staff /agency attitude | 51 |
| 15 | Settlement accounts not zeroised by collections | 44 |
| 16 | Clearing.a.Local cheque not credited/ Delay in credit | 42 |
| 17 | Card Related.g.Cash not dispensed/ Incorrect txn - SCB ATM | 40 |
| 18 | Other complaint categories | 1714 |
| | Total | 3487 |

| Sr No | Broad Complaint Category | Sub Complaint Category | Total |
|--|------------------------------|---|-------|
| 1 | Process & Reliability-Errors | System failure/ Errors - CCMS/Ultra /Ecards/ any other application | 232 |
| | | Others | 88 |
| | | Clearing.e.Disputing Cheque debited to account/ Disputing amount | 57 |
| | | Account Opening.c.Incorrect data input while opening account | 53 |
| | | Clearing.a.Local cheque not credited/ Delay in credit | 38 |
| | | Delay in processing customer instructions. | 34 |
| | | Account Opening.e.Signature not/ Wrongly captured | 23 |
| | | Other Repayment related complaints | 22 |
| | | Clearing.j.Outward Clearing cheque presented incorrectly | 15 |
| | | Static Data error | 13 |
| | | Clearing.g.ECS related complaints | 13 |
| | | Fraud Complaints | 12 |
| | | Others.b.Delay in Inward/Outward Telex transfer | 11 |
| | | Deposit.e.Incorrect data input while opening FD account | 10 |
| | | Non receipt of Original Documents | 9 |
| | | Clearing.c.Outstation and Foreign currency cheques not credited/ Delay in credit | 8 |
| | | Cheque Book.b.Incorrect cheque book issued | 8 |
| | | Odd Day Interest charged to customer | 6 |
| | | Deposit.d.Incorrect Value date | 6 |
| | | Cheque not credited at all | 6 |
| | | Local cheque not credited/ Delay in credit | 5 |
| | | Incorrect / Missing points or information reflecting on statement/System | 5 |
| | | Delayed credit of cheque | 5 |
| | | Deposit.n.Auto Upliftment of FD | 4 |
| | | IS -Others | 3 |
| | | Drafts -DAL/BT not received | 3 |
| | | Customer Communication.f.EStatement- unable to view/ Open attachment | 3 |
| | | PTQ not received-Others | 2 |
| | | NOC not received/Discrepant NOC or other docs received | 2 |
| | | Customer Communication.e.EStatement not received | 2 |
| | | Credit related complaints (delay in processing app, in updation of Limit Enhancement, card embossng error, decline intimation not recvd by customer) | 2 |
| | | Account Opening.b.Account not funded | 2 |
| | | PRB-ME-Internal Services.e.Wrong/Delayed Signature capture | 1 |
| PRB-ME-Depository Services.c.Incorrect billing / bills not recd | 1 | | |
| PRB-ME-Depository Services.b.Statement / PIB Not issued / received | 1 | | |
| Non conversion of Interest Rate | 1 | | |
| Logistics.a.Cheque Credit not done/ delayed | 1 | | |
| Inward clearing Cheque returned incorrectly | 1 | | |
| Insurance related complaints | 1 | | |
| Erroneous EMI presented | 1 | | |
| Discrepant NOC received | 1 | | |

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| | | Collection related complaints | 1 |
| | | Cheque/Cash pickup credit not done/delayed | 1 |
| | | Account closure/Address change not actioned | 1 |
| | | Wholesale bank related | 89 |
| | Process & Reliability-Errors Total | | 803 |
| 2 | Product Programme Design-Policy | Chargeback-wrong billing/ Internet Dispute | 189 |
| | | Chargeback Duplicate debit cases | 153 |
| | | Settlement accounts not zeroised by collections | 37 |
| | Product Programme Design-Policy Total | | 379 |
| 3 | Process & Reliability-Card Swipe Reject/ Authorisation reject | Card Related.h.Incorrect VE transaction | 116 |
| | | Card Related.j.Cash not dispensed/ Incorrect txn - Non SCB ATM | 82 |
| | | Card Related.g.Cash not dispensed/ Incorrect txn - SCB ATM | 39 |
| | | PRB-Cards-DISPUTES.c.SCB ATM Retraction/Cash not dispensed | 1 |
| | Process & Reliability-Card Swipe Reject/ Authorisation reject Total | | 238 |
| 4 | Staff Service Quality-Promptness & Follow Up | Instructions not/ delayed actioned.a.Written instructions not actioned | 55 |
| | | Service Related.d.Unsatisfactory response/ Incorrect letter | 21 |
| | | Unsatisfactory Resolution by Service | 16 |
| | | Service Related.b.No revert/ Follow-up | 15 |
| | | Instructions not/ delayed actioned.c.Telephonic instructions not actioned | 15 |
| | | No response to letters/e-mails sent /Request not actioned/ Incorrect info given by CCU. | 12 |
| | | Instructions not/ delayed actioned.b.Email/ Net banking instructions not actioned | 10 |
| | | Request not actioned by Collections (reversals, settlements offered not carried out) | 5 |
| | | CLPU-Others | 5 |
| | | Others | 4 |
| | | Investment Services.a.Delay in actioning of application form/ Not actioned | 4 |
| | | Deposit.h.Maturity instruction not adhered to | 4 |
| | | Delay in Cancellation | 4 |
| | | Clearing.h.Transfer Cheque not/ Delayed credit- deposited at teller | 4 |
| | | Investment Services.b.Redemption request not actioned | 3 |
| | | Sales-Others | 2 |
| | | Requests not actioned / Incorrect info given by Contact Centre | 2 |
| | | Deposit.m.FD through i-banking | 2 |
| | | Deposit.j.FD closure and credit to SB Account not actioned | 2 |
| | | Deposit.i.Renewal request not actioned | 2 |
| | Delayed in Honoring Sales Commitments made | 2 | |
| | Statements/Redemption/apportionment | 1 | |

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| | | PRB-Liab-Service Related.d.Unsatisfactory response/ Incorrect letter | 1 |
| | | PRB-Liab-Service Related.b.No revert/ Follow-up | 1 |
| | | PRB-Cards-SERVICE.a.No response to letters/e-mails sent /Request not actioned/ Incorrect info given by CCU | 1 |
| | | Delay in loan cancellation | 1 |
| | | Wholesale bank related complaints | 43 |
| | | Staff Service Quality-Promptness & Follow Up Total | 237 |
| 5 | Staff Service Quality-Collection call - rude, inappropriate timing | Collection related complaints (including closure) | 96 |
| | | Collections related complaints(Settlement a/c not zeroised , OD limit removed without intimation, rude behaviour of collections officer, cash/chq collected but not credited) | 30 |
| | | Other Collection related Complaints | 15 |
| | | Collection related complaints | 5 |
| | | Rude Behavior of Collection executive | 2 |
| | | Credit related complaints | 1 |
| | | Staff Service Quality-Collection call - rude, inappropriate timing Total | 149 |
| 6 | Channel Functionality-Incorrect information - Ibanking, IVR,ATM | Ibanking/SMS/Email- Incorrect account information/missing a/c info/wrong/info recd | 134 |
| | | NetBanking.g.Incorrect Account Information displayed | 1 |
| | | Channel Functionality-Incorrect information - Ibanking, IVR,ATM Total | 135 |
| 7 | Process & Reliability-Operational Errors | System failure/ Errors - CCMS/Ultra /Ecards/ any other application | 44 |
| | | Other Complaints | 12 |
| | | Account Opening.c.Incorrect data input while opening account | 12 |
| | | Clearing.e.Disputing Cheque debited to account/ Disputing amount | 7 |
| | | Odd Day Interest charged to customer | 5 |
| | | Incorrect / Missing points or information reflecting on statement/System | 5 |
| | | Static Data error | 4 |
| | | Others.a.Payments related | 3 |
| | | Delay in processing customer instructions. | 3 |
| | | Clearing.g.ECS related complaints | 3 |
| | | Clearing.d.Inward Clearing Cheque return disputed | 3 |
| | | Clearing.a.Local cheque not credited/ Delay in credit | 3 |
| | | Cancelled account-not zeroised(only NUNP/RNUNP) | 3 |
| | | Account Opening.a.Account not opened/ Delay in Account Opening | 3 |
| | | Drafts -DAL/BT not received | 2 |
| | | Deposit.e.Incorrect data input while opening FD account | 2 |
| | | Deposit.d.Incorrect Value date | 2 |
| | | Credit related complaints | 2 |
| | | CLPU related complaints(Welcome kit not recvd, static data error, delay in a/c closure) | 2 |

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| | | Clearing.j.Outward Clearing cheque presented incorrectly | 2 |
| | | Clearing.c.Outstation and Foreign currency cheques not credited/ Delay in credit | 2 |
| | | PRB-Liab-Clearing.e.Disputing Cheque debited to account/ Disputing amount | 1 |
| | | PRB-Liab-Clearing.a.Local cheque not credited/ Delay in credit | 1 |
| | | NOC not received/Discrepant NOC received | 1 |
| | | Deposit.b.Delayed Account opening | 1 |
| | | Customer Communication.f.EStatement- unable to view/ Open attachment | 1 |
| | | Account Opening.e.Signature not/ Wrongly captured | 1 |
| | | Account closure/Address change not actioned | 1 |
| | | Process & Reliability-Operational Errors Total | 131 |
| 8 | Process & Reliability-Too slow /do not keep me updated | Others.c.Liabilities All | 105 |
| | | Clearing.i.Transfer Cheque not/ Delayed credit- deposited at drop box | 2 |
| | | Card Related.a.ATM/ Debit Card not setup | 1 |
| | | Process & Reliability-Too slow /do not keep me updated Total | 108 |
| 9 | Channel Accessibility-Errors | NetBanking.e.Funds transfer related complaints | 72 |
| | | Mobile Banking related complaints | 6 |
| | | NetBanking.g.Incorrect Account Information displayed | 2 |
| | | Net Banking- Not able to access | 2 |
| | | IVR complaints | 2 |
| | | Ibanking/SMS/Email- Incorrect account information/missing a/c info/wrong/info recd | 2 |
| | | NetBanking.h.Bill payment related complaints | 1 |
| | | Channel Accessibility-Errors Total | 87 |
| 10 | Problem Handling- Completeness of resolution | Requests not actioned / Incorrect info given by Contact Centre | 24 |
| | | Earlier resolution unsatisfactory/non execution of instruction, requests for cheque swaps,si/ecs instructions not executed | 17 |
| | | Unsatisfactory Resolution by Service | 13 |
| | | Customer instrcutions not adhered to correctly | 8 |
| | | Earlier resolution Unsatisfactory/non execution of instruction by Service | 7 |
| | | Earlier resolution unsatisfactory/non execution of instruction,requests (PBU, CCU, ASD) | 6 |
| | | Clearing.b.Local cheque delay in credit- Request for reason | 5 |
| | | Earlier resolution Unsatisfactory/Non execution of Instruction by CLPU | 1 |
| | | Problem Handling- Completeness of resolution Total | 81 |
| 11 | Other Categories | Others Misc. categories | 1082 |
| | | Miscellaneous – Wholesale Bank | 57 |
| | | Total Other / Miscellaneous Categories | 1139 |

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| Total Complaints received | 3487 |
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