

Analysis of Customer Complaints for the Financial year 2010- 11

**The position of customer complaints received by the Bank during the year
is as under**

Sr No	Particulars	2010- 2011
a.	No. of complaints pending at the beginning of the year (pending as at 31.3.2010)	294
b.	No. of complaints received during the year	3384
c.	No. of complaints redressed during the year	3543
d.	No. of complaints pending at the end of the year (including those received on 31st Mar'2011)	135

1. Escalated complaint include cases escalated to RBI, Banking Ombudsman (BO), CEO & Head of Consumer Bank (HOCB)
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 in the Bank during the year 2010-11

Sr No	Complaint Category	Total
1	Process & Reliability-Operational Errors	565
2	Product Programme Design-Product Availability/Access	319
3	Third Party Complaints-Chargeback-Incorrect Billing	315
4	Staff Service Quality-Promptness & Follow Up	260
5	Third Party Complaints-Chargeback-Duplicate debits	214
6	Process & Reliability-Process & reliability complaints –Others	200
7	Channel Functionality-Incorrect information-Ibanking,IVR,ATM	155
8	Process & Reliability-Process & reliability complaints-Others	101
9	Process & Reliability-Delay/Errors in repayment processing	87
10	Process & Reliability-Card Swipe Reject/ Authorisation reject	87
11	Channel Functionality-Not user friendly	84
12	Inappropriate Sales-Systemic Issues	58
13	Process & Reliability-Delay in cancellation/ zeroisation /refund	58
14	Inappropriate Sales-Disciplinary issues-Factually incorrect or incomplete information	48
15	Process & Reliability-Onboarding Process-Application status, approval process	48
16	Channel Functionality-Non execution of request placed	46
17	Third Party Complaints-Internet Disputes	42
18	Pricing-Inappropriate Pricing	39
19	Other Complaint Categories	658

Grand Total

3384

Sr No	Broad Complaint Category	Sub Complaint Category	Total
1	Process & Reliability-Operational Errors	System failure/Errors-CCMS/Ultra/Ecards/any other application	226
		Delay/Error in processing at GSSC	58
		Account Opening.c.Incorrect data input while opening account	51
		Others.a.Payments related	28
		Delay in processing customer instructions.	21
		Clearing.e.Disputing Cheque debited to account/Disputing amount	14
		Secured.CLPU-Account closure/Address change not actioned	14
		Secured.CLPU-Non conversion of Interest Rate despite request	13
		KYC related.a.KYC Documents submitted not updated on System	12
		Clearing.a.Local cheque not credited/Delay in credit	11
		Account Opening.e.Signature not/Wrongly captured	10
		Secured.Credit-Miscellaneous complaints	10
		Incorrect/Missing points or information reflecting on statement/System	8
		Cheque Book.b.Incorrect cheque book issued	7
		NetBanking.f.Banking account not linked/Visible	7
		Clearing.d.Inward Clearing Cheque return disputed	5
		Account Opening.a.Account not opened/Delay in Account Opening	5
		Clearing.g.ECS related complaints	5
		Static Data error	5
		Errors-Name embossing/wrong product/wrong linking	5
		Secured.CLPU-Discrepant NOC received/NOC not received	5
		Secured.Credit-Odd day interest charged to customer	4
		TDS Related.c.TDS Certificate errors	3
		Clearing.c.Outstation and Foreign currency cheques not credited/Delay in credit	3
		Autodebit/ECS requests not incorporated	3
		Deposit.d.Incorrect Value date	3
		Clearing.j.Outward Clearing cheque presented incorrectly	3
		Secured.IS-Local cheque not credited/Delay in credit	3
		Secured.CLPU-ECS not being lodged in records/Delay in updating ECS	2
		Secured.CLPU-Monthly statement incorrect/incomplete	2
Secured.CLPU-Interest certificate/Balance Certificate/Provisional Certificate not received	2		
Drafts-DAL/BT not received	2		

		Customer instructions not adhered to correctly	2
		Deposit.e.Incorrect data input while opening FD account	2
		Deposit.k.FD closure	2
		Deposit.l.FD Payorder Not recd	1
		Customer Communication.f.EStatement-unable to view/Open attachment	1
		Incorrect data input while opening account	1
		Cash not credited/cash dropped in box missing	1
		Local cheque not credited/Delay in credit	1
		Deposit.g.Form 15 G submitted but TDS deducted	1
		Secured.Logistics-Pickup not done/Delay/Issues	1
		Cancelled account-not zeroised(only NUNP/RNUNP)	1
		PRB-Liab-TDS Related.c.TDS Certificate errors	1
	Process & Reliability-Operational Errors Total		565
2	Product Programme Design-Product Availability/Access	Non-receipt of rewards redemption gifts	298
		Complaints on Marketing Implementation/Event related Issues	13
		TDS Related.a.TDS Certificate not received	8
	Product Programme Design-Product Availability/Access Total		319
3	Third Party Complaints-Chargeback-Incorrect Billing	Chargeback-wrong billing/Internet Dispute	305
		Card Related.h.Incorrect VE transaction-POS	10
	Third Party Complaints-Chargeback-Incorrect Billing Total		315
4	Staff Service Quality-Promptness & Follow Up	Service Related.d.Unsatisfactory response/Incorrect letter	64
		Secured.Service-Unsatisfactory resolution/No revert/Rude behavior-LSD/Branch	40
		Requests not actioned/Incorrect info given by Contact Centre	25
		Sales-Others	21
		Secured.Service-Unsatisfactory resolution/No revert/Rude behavior-Others	17
		Request not actioned by Collections (reversals,settlements offered not carried out)	13
		Instructions not/delayed actioned.a.Written instructions not actioned	13
		Service Related.b.No revert/Follow-up	8
		Secured.Service-Unsatisfactory resolution/No revert/Rude behavior-CCU	6
		Instructions not/delayed actioned.c.Telephonic instructions not actioned	6

		Delayed in Honoring Sales Commitments made	6
		No response to letters/e-mails sent/Request not actioned/Incorrect info given by CCU.	4
		CLPU-Others	4
		Secured.Service-Unsatisfactory resolution/No revert/Rude behavior-PBU	3
		Instructions not/delayed actioned.b.Email/Net banking instructions not actioned	2
		Investment Services.b.Redemption request not actioned	2
		Deposit.m.FD through i-banking	1
		Logistics.b.Delayed/Missed appointment	1
		Cash/cheque collected,but not credited by collections	1
		Deposit.j.FD closure and credit to SB Account not actioned	1
		Delay in Cancellation	1
		Wholesale Bank customer complaints	21
	Staff Service Quality-Promptness & Follow Up Total		260
5	Third Party Complaints-Chargeback-Duplicate debits	Chargeback Duplicate debit cases	214
	Third Party Complaints-Chargeback-Duplicate debits Total		214
6	Process & Reliability-Process & reliability complaints -Others	Others.c.Liabilities All	58
		Secured.Others-Miscellaneous complaints	56
		Others	51
		Others.b.Delay in Inward/Outward Telex transfer	9
		Secured.IS-Non receipt of original documents	7
		Fraud Complaints	5
		Others	4
		DO NOT DISTURB-Request not actioned	4
		Cheque not credited at all	3
		Secured.Credit-Non receipt of original documents	3
	Process & Reliability-Process & reliability complaints -Others Total		200
7	Channel Functionality-Incorrect information-lbanking,IVR,ATM	lbanking/SMS/Email-Incorrect account information/missing a/c info/wrong/info recd	140
		NetBanking.g.Incorrect Account Information displayed	15
	Channel Functionality-Incorrect information-lbanking,IVR,ATM Total		155
8	Process & Reliability-Process & reliability complaints -Others	Others.c.Liabilities All	48

		Others	21
		Secured.Credit-Non receipt of original documents	9
		Secured.Others-Miscellaneous complaints	9
		Others.b.Delay in Inward/Outward Telex transfer	4
		Other Complaints	2
		Secured.IS-Non receipt of original documents	2
		DO NOT DISTURB-Request not actioned	2
		Others	1
		Cheque not credited at all	1
		Others.f.Insurance Related	1
		Fraud Complaints	1
		Process & Reliability-Process & reliability complaints-Others Total	101
9	Process & Reliability-Delay/Errors in repayment processing	Secured.CLPU-Other repayment related	21
		Secured.CLPU-Static data error	15
		Clearing.a.Local cheque not credited/Delay in credit	12
		Clearing.e.Disputing Cheque debited to account/Disputing amount	10
		Other Repayment related complaints	6
		Clearing.g.ECS related complaints	5
		Clearing.f.O/W Clearing Cheque returned Unpaid not received by the customer	4
		Secured.CLPU-Discrepant documents received	3
		Secured.CLPU-Erroneous EMI presented	3
		Clearing.d.Inward Clearing Cheque return disputed	2
		Secured.Collection-EMI related complaints	2
		Local cheque not credited/Delay in credit	1
		Clearing.j.Outward Clearing cheque presented incorrectly	1
		Delayed credit of cheque	1
		Secured.CLPU-Wrong emi/Interest updation	1
		Process & Reliability-Delay/Errors in repayment processing Total	87
10	Process & Reliability-Card Swipe Reject/ Authorisation reject	Card Related.h.Incorrect VE transaction	40
		Card Related.h.Incorrect VE transaction-POS	18
		Card Related.g.Cash not dispensed/Incorrect txn-SCB ATM	16
		Card Related.i.Incorrect VE transaction-Internet	7
		Card Related.j.Cash not dispensed/Incorrect txn-Non SCB ATM	5
		PRB-Liab-Card Related.i.Incorrect VE transaction-Internet	1

	Process & Reliability-Card Swipe Reject/ Authorisation reject Total		87
11	Channel Functionality-Not user friendly	Mobile Banking related complaints	49
		NetBanking.e.Funds transfer related complaints	20
		NetBanking.f.Banking account not linked/Visible	11
		NetBanking.h.Bill payment related complaints	4
	Channel Functionality-Not user friendly Total		84
12	Inappropriate Sales-Systemic Issues	Secured.Sales-Commitment not honoured	46
		Secured.Sales-Odd day interest charged to customer	12
	Inappropriate Sales-Systemic Issues Total		58
13	Process & Reliability-Delay in cancellation/zeroisation/refund	Settlement accounts not zeroised by collections	51
		Account Opening.f.Account Closure PO not received	3
		Card Related.a.ATM/Debit Card not setup	2
		Excess Refund not issued to the customer	2
	Process & Reliability-Delay in cancellation/zeroisation/refund Total		58
14	Inappropriate Sales-Disciplinary issues-Factually incorrect or incomplete information	Misselling related complaints	20
		Inapropriate sales practice	17
		Misselling	7
		Disputes on 1st EMI presentation date	2
		Alleged Misselling By Outbound	2
	Inappropriate Sales-Disciplinary issues-Factually incorrect or incomplete information Total		48
15	Process & Reliability-Onboarding Process-Application status,approval process	No revert/delayed revert on disbursal	16
		Secured.Sales-No revert/delayed revert on Topup/Enrolment	12
		Credit related complaints	8
		Secured.Sales-No revert/delayed revert on HL to HS conversion	3
		Credit related complaints (delay in processing app,in updation of Limit Enhancement,card embossng error,decline intimation not recvd by customer)	2
		Secured.Credit-Share Certificate not issued/transferred	2
		Account Opening.a.Account not opened/Delay in Account Opening	2
		No revert/delayed revert at the enrolment stage	1

		Deposit.b.Delayed Account opening	1
		Investment Services.a.Delay in actioning of application form/Not actioned	1
	Process & Reliability-Onboarding Process-Application status,approval process Total		48
16	Channel Functionality-Non execution of request placed	NetBanking.e.Funds transfer related complaints	23
		Instructions not/delayed actioned.a.Written instructions not actioned	7
		Instructions not/delayed actioned.c.Telephonic instructions not actioned	6
		Customer instructions not adhered to correctly	5
		NetBanking.h.Bill payment related complaints	3
		Instructions not/delayed actioned.b.Email/Net banking instructions not actioned	2
	Channel Functionality-Non execution of request placed Total		46
17	Third Party Complaints-Internet Disputes	Card Related.i.Incorrect VE transaction-Internet	42
	Third Party Complaints-Internet Disputes Total		42
18	Pricing-Inappropriate Pricing	Service Charges.a.Account Maintenance/Minimum AQB not maintained	17
		Service Charges.e.Miscellaneous Charges	9
		Service Charges.c.Card related fees	9
		Service Charges.d.Payment related	2
		Incorrect pricing	1
		Service Charges.b.Locker Charges	1
	Pricing-Inappropriate Pricing Total		39
19	Other Sub Complaint Categories	CB	617
	Other Sub complaint categories Wholesale Bank	WB	41
	Sub total for other sub complaints		658
	Grand Total		3384