

Analysis Of Complaints For The Financial Year 2011 – 2012

The details of customer complaints received by the Consumer Bank during the year are as under

Sr No	Particulars	2011-2012
a.	No. of complaints pending at the beginning of the year (pending as at 31.3.2011)	134
b.	No. of complaints received during the year	3865
c.	No. of complaints redressed during the year	3961
d.	No. of complaints pending at the end of the year (including those received on 31st Mar'2012)	38

Sr No	Complaint Category	Total
1	Staff Service Quality-Promptness & Follow Up	1090
2	Process & Reliability-Operational Errors	392
3	Others	387
4	Channel Functionality-Non Execution Of Request Placed	376
5	Process & Reliability-Process & Reliability Complaints-Others	309
6	Process & Reliability-Delay/Errors In Repayment Processing	210
7	Product Programme Design-Product Availability/Access	193
8	Pricing-Disputes Regarding Penal Charges Levied	115
9	Channel Functionality-Cash Not Dispensed	100
10	Process & Reliability-Deliverable Not Received	73
11	Inappropriate Sales-Disciplinary Issues-Factually Incorrect Or Incomplete Information	72
12	Staff Service Quality-Attitude-Rude,Indifferent	64
13	Channel Functionality-Not User Friendly	57
14	Process & Reliability-Onboarding Process-Application Status,Approval Process	52
15	Process & Reliability-Delay In Cancellation/Zeroisation/Refund	41
16	General Sales & Marketing-Lack Of Courtesy,Responsivness Or Product Knowledge	41
17	Staff Service Quality-Collection Call-Rude, Inappropriate Timing	37
18	Channel Functionality-Incorrect Information-Ibanking, Ivr,Atm	36
19	Process & Reliability-Errors	31
20	Channel Accessibility-Not Working/Not Getting Through/Unable To Login	27
21	Problem Handling- Completeness Of Resolution	23
22	Third Party Complaints-Chargeback-Incorrect Billing	18
23	Inappropriate Sales-Systemic Issues	18
24	Pricing-Inappropriate Pricing	16
25	Third Party Complaints-Other Bank Atm Complaints	12
26	Staff Service Quality-Temporary Staff Error	11
27	Staff Service Quality-Attitude-Rude, Indifferent	19
28	Customer Communication-Delivery Channel Issues-Postal/Courier	10
29	Product Programme Design-Product Features/Functions	8
30	Process & Reliability-Renewal Process	6
31	Customer Communication-Statement Delivery Channel Issues-Postal/Courier	4
32	Channel Accessibility-Not Working/Not Getting Through	2
33	Negative Feedback	2
34	Pricing-New Pricing Initiatives	2
35	Pricing-Pricing Complaints-Others	2
36	Process & Reliability-Process & reliability complaints -Others	2
37	Product Programme Design-Policy	2

Sr No	Complaint Category	Total
38	Channel Accessibility-Speed	1
39	Channel Functionality-Incorrect information - Ibanking, IVR,ATM	1
40	Inappropriate Sales-Misleading Advertising	1
41	Negative Feedback/Pricing	1
42	Staff Service Quality-Attitude - Rude,Indifferent	1
	GRAND TOTAL	3865

Broad Complaint Category	Sub Complaint Category	TOTAL
Channel Accessibility-Not Working/Not Getting Through	Unable to get through the helpline/appline,	1
	unable to log on to I-banking	1
Channel Accessibility-Not Working/Not Getting Through - Total		2
Channel Accessibility-Not Working/Not Getting Through/Unable To Login	NetBanking.c.Unable to login to the Website	27
Channel Accessibility-Not Working/Not Getting Through/Unable To Login - Total		27
Channel Accessibility-Speed	I-banking password not received	1
Channel Accessibility-Speed - Total		1
Channel Functionality-Cash Not Dispensed	Card Related.g.Cash not dispensed/ Incorrect txn - SCB ATM	82
	cash not dispensed	1
	PRB-Liab-Card Related.g.Cash not dispensed/ Incorrect txn - SCB ATM	3
	SACard Related.g.Cash not dispensed SCB ATM,	13
	SACard Related.j.Cash not dispensed - Non SCB,	1
Channel Functionality-Cash Not Dispensed – Total		100
Channel Functionality-Incorrect information - Ibanking, IVR,ATM	Ibanking/SMS/Email- Incorrect account information/missing a/c info/wrong/info recd	1
Channel Functionality-Incorrect information - Ibanking, IVR,ATM - Total		1
Channel Functionality-Incorrect Information-Ibanking, Ivr,Atm	Ibanking- Incorrect account information/missing a/c info/wrong/info recd	10
	Ibanking/SMS/Email- incorrect account information received	5
	Mobile Banking related complaints	3
	NetBanking.e.Funds transfer related complaints	1
	NetBanking.f.Banking account not linked/ Visible	3
	NetBanking.g.Incorrect Account Information displayed	14
Channel Functionality-Incorrect Information-Ibanking, Ivr,Atm - Total		36
Channel Functionality-Non Execution Of Request Placed	NetBanking.e.Funds transfer related complaints	216
	NetBanking.h.Bill payment related complaints	5
	7.06-PBU.f. Phonebanking-Others	1
	Card Related.a.ATM/ Debit Card not setup	1
	Customer Instruction was not actioned	1
	Customer instructions not adhered to correctly	3
	Instructions not/ delayed actioned.a.Written instructions not actioned	96
	Instructions not/ delayed actioned.b.Email/ Net banking instructions not actioned	6
	Instructions not/ delayed actioned.c.Telephonic instructions not actioned	5
	Misselling related complaints	1

	NetBanking.c.Unable to login to the Website	1
	NetBanking.f.Banking account not linked/ Visible	1
	NetBanking.i. New Payee related complaints	7
	PRB-Liab-Instructions not/ delayed actioned.a.Written instructions not actioned	13
	PRB-Liab-Instructions not/ delayed actioned.c.Telephonic instructions not actioned	1
	SA instruction not/delayed action	1
	SAFunds Transfer,	2
	SAINstructions not/ delayed actioned.a.Written in,	1
	SAINstructions not/ delayed actioned.a.Written in, SAOthers,	1
	SAINstructions not/ delayed actioned.c.Telephonic,	1
	SANetBanking.e.Funds transfer related complaints,	5
	SANetBanking.h.Bill payment related complaints,	1
	SAService Related.c.Attitude related,	1
	Service Related.c.Attitude related	1
	SME-OLT related	1
	SME-RTGS/NEFT	1
	Transfers on S2B delayed /not credited (SCB to SCB)	1
	Various Requests	1
Channel Functionality-Non Execution Of Request Placed – Total		376
Channel Functionality-Not User Friendly	7.06-PBU.f. Phonebanking-Others	2
	Instructions not/ delayed actioned.b.Email/ Net banking instructions not actioned	1
	Mobile Banking related complaints	53
	SAMobile Banking related complaints,	1
Channel Functionality-Not User Friendly – Total		57
Customer Communication-Delivery Channel Issues-Postal/Courier	Card not recd(Complaint)	6
	HLNon receipt of Original Documents,	2

	HSDeliverables not received,	1
	Non receipt of original documents	1
Customer Communication-Delivery Channel Issues-Postal/Courier - Total		10
Customer Communication-Statement Delivery Channel Issues-Postal/Courier	Request for Statement-Hard Copy	1
	SNR Hard copy	2
	SNR-Hardcopy, Negative Feedback - Charges (Levy Of Charge On C,	1
Customer Communication-Statement Delivery Channel Issues-Postal/Courier - Total		4
General Sales & Marketing-Lack Of Courtesy,Responsivness Or Product Knowledge	Complaints against Insurance Partners - Fulfillmen,	6
	Complaints against Insurance Partners - Fulfillment on Insurance such as Policy docs , refund ,etc	28
	Insurance Cancelation/Docs not received -Others	1
	Outbound promo related implementation issues,	3
	PL:Any other original documents collected, not returned back	3
General Sales & Marketing-Lack Of Courtesy,Responsivness Or Product Knowledge - Total		41

Inappropriate Sales-Disciplinary Issues- Factually Incorrect Or Incomplete Information	57.45-PL:Misselling	1
	Alleged misselling by outbound	4
	FDMisselling related complaints,	1
	Inappropriate sales practice - Incorrect Perks	3
	Inappropriate sales practice - Incorrect Product,	1
	Inappropriate sales practice - Promised Card not,	2
	Inappropriate sales practice - Wrong limit	1
	Inapropriate sales practice	3
	Misselling related complaints	12
	PL:Misselling	15
	PL:Sales-Others	8
	SAMisselling related complaints,	5
	SAService Related.d.Unsatisfactory response/ Inco,	2
	Secured.Sales-Commitment not honoured	2
Secured.Sales-Misselling	12	
Inappropriate Sales-Disciplinary Issues- Factually Incorrect Or Incomplete Information – Total		72
Inappropriate Sales-Misleading Advertising	HLMisselling Complaint,	1
Inappropriate Sales-Misleading Advertising – Total		1
Inappropriate Sales-Systemic Issues	Secured.Sales-Commitment not honoured	11
	Secured.Sales-Odd day interest charged to customer	5
	SME.Sales-Commitment not honoured	1
	SME.Sales-Odd day interest charged to customer	1
Inappropriate Sales-Systemic Issues - Total		18
Negative Feedback	PL:EMI presented even after loan closure	2
Negative Feedback - Total		2
Negative Feedback/Pricing	HSAny other Negative Feedback,	1
Negative Feedback/Pricing - Total		1
Others	Other sub complaint categories	387
Others - Total		387
Pricing-Disputes Regarding Penal Charges Levied	CAService Charges.a.Account Maintenance/ Minimum	2
	CAService Charges.e.Miscellaneous Charges,	2
	Others.c.Liabilities All	3

	PRB-Liab-Service Charges.a.Account Maintenance/ Minimum AQB not maintained	2
	PRB-Liab-Service Charges.e.Miscellaneous Charges	3
	SANetBanking.g.Incorrect Account Information disp,	1
	SAService Charges.a.Account Maintenance/ Minimum,	16
	SAService Charges.a.Account Maintenance/ Minimum, SAAccount Opening.c.Incorrect data input while op,	1
	SAService Related.a.Posting errors for transactio,	1
	Secured.Product-High Penal Charges/ Bounce Charges	2
	Service Charges.a.Account Maintenance/ Minimum AQB not maintained	63
	Service Charges.e.Miscellaneous Charges	19
Pricing-Disputes Regarding Penal Charges Levied - Total		115
Pricing-Inappropriate Pricing	Incorrect pricing	3
	Instructions not/ delayed actioned.a.Written instructions not actioned	1
	Others.c.Liabilities All	2
	Service Charges.b.Locker Charges	1
	Service Charges.c.Card related fees	8
	Service Charges.d.Payment related	1
Pricing-Inappropriate Pricing - Total		16
Pricing-New Pricing Initiatives	Secured.Product-Part Payment/ Closure amt not credited in the account	2
Pricing-New Pricing Initiatives – Total		2
Pricing-Pricing Complaints-Others	Incorrect Pricing charged	2
Pricing-Pricing Complaints-Others – Total		2
Problem Handling- Completeness Of Resolution	Earlier resolution unsatisfactory/non execution of instruction,requests (PBU, CCU, ASD)	1
	HSDelay in credit/Amount not credited through NEFT,	1
	MIEarlier resolution unsatisfactory/non execution	1
	PL:Earlier resolution unsatisfactory/non execution of instruction, requests for cheque swaps,si/ecs instructions not executed	19
	SCEarlier resolution unsatisfactory/non execution,	1
Problem Handling- Completeness Of Resolution - Total		23
Process & Reliability-Delay In Cancellation/Zeroisation/Refund	Account Opening.f.Account Closure PO not received	3
	MSettlement accounts not zeroised by collections,	3
	PL:Excess Refund not issued to the customer	7
	PRB-Cards-COLLECTIONS .a.Settlement accounts not zeroised by collections	1
	SAAccount Opening.f.Account Closure PO not receiv,	1
	Settlement accounts not zeroised by collections	26
Process & Reliability-Delay In Cancellation/Zeroisation/Refund - Total		41
Process & Reliability-Delay/Errors In Repayment Processing	CAClearing.j.Outward Clearing cheque presented in, Charges wrongly applied,	1
	clearing -delay in credit	1
	Clearing.a.Local cheque not credited/ Delay in credit	53
	Clearing.c.Outstation and Foreign currency cheques not credited/ Delay in credit	1
	Clearing.d.Inward Clearing Cheque return disputed	8

	Clearing.e.Disputing Cheque debited to account/ Disputing amount	44
	Clearing.f.O/W Clearing Cheque returned Unpaid not received by the customer	1
	Clearing.g.ECS related complaints	4
	Clearing.h.Transfer Cheque not/ Delayed credit- deposited at teller	3
	Clearing.i.Transfer Cheque not/ Delayed credit- deposited at drop box	3
	Clearing.j.Outward Clearing cheque presented incorrectly	2
	CLPU.I.Other Repayment related complaints	2
	Delayed credit of cheque	4
	HLCharges Debited due to CLPU error,	1
	HLOther Repayment related,	2
	HLStatic Data error, HLOther Complaints, HLErroneous EMI presented,	1
	HSSstatic Data error,	5
	Local cheque not credited/ Delay in credit	2
	Logistics.a.Cheque Credit not done/ delayed	8
	Other Repayment related complaints	5
	PL:Other Repayment related complaints	5
	PRB-Liab-Clearing.a.Local cheque not credited/ Delay in credit	4
	PRB-Liab-Clearing.c.Outstation and Foreign currency cheques not credited/ Delay in credit	1
	PRB-Liab-Clearing.e.Disputing Cheque debited to account/ Disputing amount	4
	PRB-Liab-Clearing.i.Transfer Cheque not/ Delayed credit-deposited at drop box	1
	PRB-Liab-Logistics.a.Cheque Credit not done/ delayed	2
	SA clearing.d.inwardclearing cheque return dispute	2
	SAClearing.a.Local cheque not credited/ Delay in,	3
	SAClearing.e.Disputing Cheque debited to account/	5
	SAClearing.f.O/W Clearing Cheque returned Unpaid,	1
	SAClearing.g.ECS related complaints,	4
	SAClearing.h.Transfer Cheque not/ Delayed credit-,	1
	SAClearing.j.Outward Clearing cheque presented in,	2
	Secured.CLPU-Delay in issuance of EMI refund/Not issued	2
	Secured.CLPU-Discrepant documents received	1
	Secured.CLPU-Erroneous EMI presented	2
	Secured.CLPU-Other repayment related	11
	Secured.CLPU-Static data error	4
	Secured.CLPU-Wrong charges applied in the account	1
	Secured.CLPU-Wrong emi/Interest updation	1
	Secured.Collection-EMI related complaints	1
Process & Reliability-Delay/Errors In Repayment Processing - Total		210
Process & Reliability-Deliverable Not Received	Account Opening.d.Welcome KIT/ Welcome Cheque Book not received	2
	Card Related.a.ATM/ Debit Card not setup	2
	Card Related.b.Debit Card not received- New a/c	1

	Card Related.c.Debit Card not received- Renewal Card	1
	Card Related.d.Debit Card not received- Reissue Card	2
	Card Related.f.ATM/ Debit Pin not received	5
	Cheque Book.a.Regular cheque book not recd	32
	Clearing.f.O/W Clearing Cheque returned Unpaid not received by the customer	1
	Customer Communication.g.Requested statement not received	1
	Drafts -DAL or BT not received	1
	Drafts -DAL/BT not received,	5
	HLDeliverables not received,	1
	Instructions not/ delayed actioned.c.Telephonic instructions not actioned	1
	NetBanking.a.Pin not received	3
	NetBanking.b.ID not received	1
	Others.c.Liabilities All	1
	PRB-Liab-Card Related.d.Debit Card not received- Reissue Card	3
	PRB-Liab-Clearing.f.O/W Clearing Cheque returned Unpaid not received by the customer	1
	SAClearing.f.O/W Clearing Cheque returned Unpaid,	2
	SACustomer Communication.g.Requested statement not,	1
	SACustomer Communication.h.Interest certificate	1
	SAService Related.b.No revert/ Follow-up,	1
	SATDS Related.a.TDS Certificate not received,	1
	Service Related.c.Attitude related	1
	TDS Related.a.TDS Certificate not received	2
Process & Reliability-Deliverable Not Received - Total		73
Process & Reliability-Errors	Insurance related: COI not received	4
	Secured.Product-Insurance Related complaints	27
Process & Reliability-Errors - Total		31

Process & Reliability-Onboarding Process- Application Status,Approval Process	Account Opening.a.Account not opened/ Delay in Account Opening	10
	Deposit.a.FD requested but account not opened	1
	Deposit.c.FD Account opened but not funded	1
	Instructions not/ delayed actioned.a.Written instructions not actioned	6
	Instructions not/ delayed actioned.b.Email/ Net banking instructions not actioned	2
	No revert/delayed revert on Topup/Enrolment	1
	PL:Credit related complaints	2
	PL:No revert/delayed revert at the enrolment stage	1
	PL:No revert/delayed revert on disbursal	14
	PL:No revert/delayed revert on Top -Up loan	1
	PL:Sales-Others	1
	SAAccount Opening.a.Account not opened/ Delay in,	2
	SAAccount Opening.b.Account not funded, SAAccount Opening.a.Account not opened/ Delay in,	1
	Secured.Credit-Share Certificate not issued/ transferred	1
	Secured.Product-PTQ not received despite request	1
	Secured.Sales-No revert/delayed revert on Topup/Enrolment	6
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - LSD/Branch	1
Process & Reliability-Onboarding Process- Application Status,Approval Process - Total	52	

Process & Reliability-Operational Errors	56.06-NetBanking.f.Banking account not linked/ Visible	1
	Account closure/Address change not actioned	2
	Account Opening.c.Incorrect data input while opening account	19
	Account Opening.e.Signature not/ Wrongly captured	12
	BLCredit related complaints,	1

CAAccount Opening.c.Incorrect data input while ope, CAService Charges.e.Miscellaneous Charges,	1
CAKYC related.a.KYC Documents submitted,	1
Cancelled account not zeroised	2
Caother payments related	1
CAOthers.a.Payments related,	1
Cash not credited/cash dropped in box missing	1
Cheque Book.b.Incorrect cheque book issued	2
CLPU.d.Static Data error	1
CSANOR	1
Delay in processing customer instructions.	3
Delay/ on issuance of FIRC's	1
Delay/Error in processing at GSSC	23
Delay/Error in processing at GSSC,	1
Deposit.g.Form 15 G submitted but TDS deducted	3
Deposit.m.FD through i-banking	1
Drafts -DAL/BT not received,	1
Erroneous details on advices issued by Trade Services	1
Errors - Name embossing / wrong product/ wrong linking	4
Errors - Name embossing or wrong product or wrong linking	1
FD Closure	1
HLMonthly statement incorrect/incomplete,	1
HSInterest certificate/Balance Certificate	1
HSInterest rate not reviewed/not converted	1
HSInterest rate not reviewed/not converted,	2
Incorrect / Missing points or information reflecti,	4
Incorrect Data Input while a/c opening	2
Incorrect data input while opening account,	1
Instructions not/ delayed actioned.a.Written instructions not actioned	3
Instructions not/ delayed actioned.b.Email/ Net banking instructions not actioned	1
KYC related - Hold placed in account as KYC Documents not submitted by customer	14
KYC related.a.KYC Documents submitted not updated on System	30
KYC related.a.KYC Documents submitted not,	2
KYC related.b.Hold placed in account as KYC Documents submitted but not updated on system	4
MICredit related complaints,	1
NetBanking.f.Banking account not linked/ Visible	12
NetBanking.g.Incorrect Account Information displayed	2
No information/delay in Imward/Outward rejections	1
Other repayment related	1
Others.a.Payments related	8
Others.c.Liabilities All	1
PRB-Liab-KYC related.a.KYC Documents submitted not updated on System	1
PRB-Liab-TDS Related.c.TDS Certificate errors	1
SAAccount Opening.c.Incorrect data input while op,	4
SACard Related.a.ATM/ Debit Card not setup	1
SAKYC related.a.KYC Documents submitted not,	6
SAOthers.a.Payments related,	1

	SATDS Related.c.TDS Certificate errors,	1
	SCCLPU related complaintsCLPU related complaints,	1
	Secured.CLPU-Account closure/Address change not actioned	5
	Secured.CLPU-Discrepant NOC received/NOC not received	2
	Secured.CLPU-Interest certificate/Balance Certificate/Provisional Certificate not received	50
	Secured.CLPU-Monthly statement incorrect/incomplete	11
	Secured.CLPU-Non conversion of Interest Rate despite request	1
	Secured.CLPU-Non receipt of other documents sent	1
	Secured.Credit-Miscellaneous complaints	6
	Secured.Credit-Odd day interest charged to customer	1
	Secured.Logistics- Pickup not done/ Delay/Issues	2
	Secured.Sales-Odd day interest charged to customer	1
	Service charges related feedback	4
	SMC:CLPU related complaints(Welcome kit not recvd, static data error, delay in a/c closure)	1
	System failure/ Errors - CCMS/Ultra /Ecards/ any o	1
	System failure/ Errors - CCMS/Ultra /Ecards/ any o,	3
	System failure/ Errors - CCMS/Ultra /Ecards/ any other application	104
	System Related error	1
	TDS Related.c.TDS Certificate errors	4
Process & Reliability-Operational Errors – Total		392
Process & Reliability-Process & reliability complaints –Others	DO NOT DISTURB - Request not actioned	2
Process & Reliability-Process & reliability complaints -Others - Total		2
	-	1
	56.05-NetBanking.e.Funds transfer related complaints	1
	CAPayments	1
	Card Related.a.ATM/ Debit Card not setup	1
	Card Related.g.Cash not dispensed/ Incorrect txn - SCB ATM	1
	CCU related complaints - Assets	2
	Cheque not credited at all	2
	Cheque not credited at all,	2
	Cibil Masking	3
	CIBIL related	4
	Clearing.d.Inward Clearing Cheque return disputed	1
	Clearing.e.Disputing Cheque debited to account/ Disputing amount	1
	Collection closure complaints,	1
	Collection related complaints (including closure)	8
Process & Reliability-Process & Reliability Complaints-Others		

	Complaint - Others	8
	Complaints on NPA sold of base	5
	Complaints on NPA sold of base,	15
	Complaints on NPA sold of base, Calls For Other Depts/ Third Party Calls- Colectio,	1
	Complaints on NPA sold of base, Negative Feedback - Charges (Levy Of Charge On C, Negative Feedback - Policy / Process (Line Decreas,	2
	Complaints on NPA sold of base, Request not actioned by Collections (reversals, s,	1
	Depository.a.Statement Not Received	1
	DO NOT DISTURB - Request not actioned,	4
	FASOthers.c.All,	1
	Fraud Complaints	7
	Fraud Complaints,	10
	Fraud complaints.Cmr disputes the credit card in his name	1
	HL Other complaints	1
	HL PTQ not received - others	1
	HLNon receipt of Original Documents,	1
	HLOther Complaints,	3
	HLPTQ not received-Others,	2
	HSOther Complaints,	3
	InOthers.f.Insurance Related,	1
	Instructions not/ delayed actioned.a.Written instructions not actioned	3
	Instructions not/delayed actioned. Written instruction not actioned	1
	Insurance cancel - APP/PRC	1
	Invalid capture	1
	IvOthers.f.Investment Related,	1
	Legal Notice received to compensate 15,00,000.00 for incorrect account: 52233130752 has been opened on 23/01/2012	1
	Loan Closure Letters	1
	Mobile Banking related complaints	1
	NetBanking.f.Banking account not linked/ Visible	3
	No response to letters/e-mails sent /Request not a, on behalf of Mr. Gagan Khanna, Mr. Diwakar Bali - Advocate has raised the query regarding the presetaion of stale cheque from our end...	1

	Other	8
	Other	4
	Other Complaints	6
	Other credit related complaint	2
	Other credit related complaints	2
	Other negative feedback	1
	Others	16
	Others	1
	Others All	1
	Others Credit Related Complaints	2
	Others Credit Related Complaints,	24
	Others insurance related	1
	others investment related	2
	Others.b.Delay in Inward/Outward Telex transfer	4
	Others.c.All	4
	Others.c.Liabilities All	67
	Others.f.Insurance Related	1
	PRB-Liab-Instructions not/ delayed actioned.a.Written instructions not actioned	1
	PRB-Liab-Others.c.Liabilities All	1
	Pre-closure requests	1
	Re-dispute of Charge	1
	Repricing/Interest rate feedback	2
	Repricing/Interest rate feedback/ Service charges related feedback	1
	Reversal Request	1
	SAAccount Opening.a.Account not opened/ Delay in,	1
	SACard Related.j.Cash not dispensed - Non SCB,	2
	SAInstructions not/ delayed actioned.a.Written in,	2
	SAOthers.b.Delay in Inward/Outward Telex transfer,	1
	SAOthers.c.All,	4
	SAService Charges.a.Account Maintenance/ Minimum,	1
	SAService Related.d.Unsatisfactory response/ Inco,	1
	SASStatic Data Requests (add,dob,tel no.update),	1

	SCSMCOthers,	1
	Secured.Credit-Non receipt of original documents	2
	Secured.IS-Non receipt of original documents	4
	Secured.Others-Miscellaneous complaints	2
	Service charges related feedback	2
	Service charges related feedback/Repricing/Interest rate feedback	1
	Service Charges.c.Card related fees	2
	Service dispute	2
	Service Related.d.Unsatisfactory response/ Incorrect letter	5
	Smart Credit Others	2
	SMC:Others	1
	SME-OLT related	1
	Status- Request / Complaint /Fax Confirmation, Car, Inappropriate sales practice,	1
	Transfer Of Balance	1
	Various Requests	2
	wrong commitments from the sales team	1
Process & Reliability-Process & Reliability Complaints-Others - Total		309
Process & Reliability-Renewal Process	Deposit.h.Maturity instruction not adhered to	1
	FDDeposit.h.Maturity instruction not adhered to,	3
	Instructions not/ delayed actioned.c.Telephonic instructions not actioned	1
	Others.c.All	1
Process & Reliability-Renewal Process - Total		6
Product Programme Design-Policy	Credit related Complaints	1
	Others Credit Related Complaints,	1
Product Programme Design-Policy - Total		2
Product Programme Design-Product Availability/Access	Complaints on Marketing Implementation / Event related Issues	1
	Non-receipt of rewards redemption gifts	190
	Non-receipt of rewards redemption gifts,	2
Product Programme Design-Product Availability/Access - Total		193
Product Programme Design-Product Features/Functions	Incorrect/no apportionment	1
	Incorrect/no apportionment,	5
	Secured.Product-High Prepayment/ Renewal/ Preclosure charges	1
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - LSD/Branch	1

Product Programme Design-Product Features/Functions - Total		8
Staff Service Quality-Attitude - Rude,Indifferent	Unhappy with Collection staff /agency attitude	1
Staff Service Quality-Attitude - Rude,Indifferent - Total		1
Staff Service Quality-Attitude-Rude, Indifferent	SAService Related.c.Attitude related,	2
	Service Related.c.Attitude related	9
	Service Related.c.Attitude related	6
	Unhappy with helpline attitude	2
Staff Service Quality-Attitude-Rude, Indifferent - Total		19
Staff Service Quality-Attitude-Rude,Indifferent	Collections	2
	Unhappy with collection staff	10
	Unhappy with Collection staff /agency attitude	1
	Unhappy with Collection staff /agency attitude,	6
	Unhappy with helpline attitude	41
	Unhappy with helpline attitude,	4
Staff Service Quality-Attitude-Rude,Indifferent - Total		64
Staff Service Quality-Collection Call-Rude, Inappropriate Timing	ALOther Collection related Complaints	1
	Collection related complaints (including closure)	3
	Other repayment related	1
	PL:Collection related complaints (including closure)	19
	PLCollection related complaints (including closure,	2
	Secured.Collection-Miscellaneous complaints	5
	Secured.Collection-Rude behavior of collection executive	3
	SMC:Collections related complaints(Settlement a/c not zeroised , OD limit removed without intimation, rude behaviour of collections officer, cash/chq collected but not credited)	2
SME.Collection-Miscellaneous complaints	1	
Staff Service Quality-Collection Call-Rude, Inappropriate Timing - Total		37

Staff Service Quality-Promptness & Follow Up	57.46-PL:Sales-Others	5
	Cash/cheque collected, but not credited by collect,	1
	CCU related complaints - Assets	1
	Delay in Cancellation	800
	FDSERVICE Related.d.Unsatisfactory response/ Inco,	1
	Genuine Arrears/Service charge complaints	1
	HLEarlier resolution Unsatisfactory/non execution,	4
	HLSERVICE Related.d.Unsatisfactory response,	1
	HSEarlier resolution Unsatisfactory/non execution,	3
	HSSERVICE Related.d.Unsatisfactory response,	1
	Inappropriate sales practice	2
	Instructions not/ delayed actioned.a.Written instructions not actioned	1
	Investment Services.b.Redemption request not actioned	2
	Logistics.b.Delayed/ Missed appointment	10
	MIUnsatisfactory/ non execution of instruction/ re,	1
	No response to letters or e-mails sent or Request not actioned or Incorrect info given by CCU	1
	No response to letters/e-mails sent /Request not a,	2
	No response to letters/e-mails sent /Request not actioned/ Incorrect info given by CCU.	1
	Other Complaints	1
	Others	2
	Others.c.All	1
	Others.c.Liabilities All	3
	PL:CLPU-Others	13
	PL:Sales-Others	32
	PRB-Liab-Logistics.a.Cheque Credit not done/ delayed	1
PRB-Liab-Logistics.b.Delayed/ Missed appointment	4	

	Request not actioned by CCU	1
	Request not actioned by collections	1
	Request not actioned by Collections (reversals, s	1
	Request not actioned by Collections (reversals, s,	11
	Request not actioned by Collections (reversals, s, Negative Feedback - Policy / Process (Line Decreases,	1
	Requests not actioned / Incorrect info given by Co,	14
	Requests not actioned / Incorrect info given by Co, Request for cancellation of insurance,	2
	Requests not actioned / Incorrect info given by Contact Centre	3
	SAAccount Opening.c.Incorrect data input while opening,	1
	SAInstructions not/ delayed actioned.c.Telephonic	1
	Sales-Others	1
	SAService Related.d.Unsatisfactory response/ Incorrect,	11
	Secured.CLPU-Non receipt of monthly statements	6
	Secured.CLPU-PTQ not received despite request	5
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - CCU	19
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - LSD/Branch	88
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - Others	5
	Secured.Service- Unsatisfactory resolution/No revert/Rude behavior - PBU	2
	Service Related.b.No revert/ Follow-up	4
	Service Related.c.Attitude related	1
	Service Related.c.Attitude related	1
	Service Related.d.Unsatisfactory response/ Incorrect letter	14
	Statement request	1
	Static Data change requests	1
Staff Service Quality-Promptness & Follow Up - Total		1090
Staff Service Quality-Temporary Staff Error	Deposit.e.Incorrect data input while opening FD account	3

	PRB-Liab-Deposit.e.Incorrect data input while opening FD account	2
	SAService Related.a.Posting errors for transactio,	2
	Service Related.a.Posting errors for transaction done at the branch	4
Staff Service Quality-Temporary Staff Error - Total		11
Third Party Complaints-Chargeback-Incorrect Billing	Chargeback-wrong billing or Internet Dispute	8
	Chargeback-wrong billing/ Internet Dispute	3
	Chargeback-wrong billing/ Internet Dispute	1
	Chargeback-wrong billing/ Internet Dispute,	5
	Chargeback-wrong billing/internet dispute	1
Third Party Complaints-Chargeback-Incorrect Billing - Total		18
Third Party Complaints-Other Bank Atm Complaints	Complaint.Non SCT ATM Dispute	5
	SACard Related.j.Cash not dispensed - Non SCB	1
	SACard Related.j.Cash not dispensed - Non SCB,	6
Third Party Complaints-Other Bank Atm Complaints - Total		12
Grand Total		3865