

**City Union Bank Limited**  
**Administrative Office**  
**Kumbakonam**

**Review of Complaints for the year ended 31.03.2017**

**Status of General Complaints received and resolved during the year :**

<b>Sl.No</b>	<b>Particulars</b>	<b>No. of complaints</b>
a	No. of complaints pending as on 31-03-2016	3
b	No. of complaints received for the period from 01-04-2016 to 31-03-2017	222
c	No. of complaints redressed for the period from 01-04-2016 to 31-03-2017	221
d	No. of complaints pending as on 31-03-2017	4*

\* Since resolved

**Classification - Category wise**

<b>Sl.No</b>	<b>Nature of complaint</b>	<b>No. of complaints</b>
1	Credit / Debit cards	68
2	Internet Banking / Mobile Banking / E-Banking	70
3	Staff Behaviour	1
4	Discriminatory Pricing	0
5	Retail- CASA/ Deposit related	33
6	Others	11
7	Non-interest Charges	11
8	Delay in Services	13
9	Remittances	3
10	Pension and Other Government Services	0
11	Loans and Advances – Sanctions	12
12	Liability Products – Credit of funds	0
13	Third party service complaints	0
14	Marketing agents such as (Direct Selling Agents) DSAs	0
15	Recovery and collection agents	0
16	Others (to be specified)	0
	<b>Total</b>	<b>222</b>

## **Root cause and steps taken to minimize complaints:**

### **I. Internet Banking / Mobile Banking / E-Banking**

Most of the complaints emanate due to inaccurate operations by the customers, communication link failure, delay in receipt of password, etc. Solutions are found with the help of CSD and the issues are resolved.

### **II. Credit /Debit cards**

The complaints arise due to inaccurate operations by the customers in E-comm transaction through mobile applications, Non receipt of ATM card, duplicate card and password, ATM dispute and BNA cash deposit. Refund of failed transactions takes reasonable time, before which the customers make complaint. The departments take appropriate action and resolve the issue to the satisfaction of the customers.

### **III. Retail – CASA / Deposit related**

The complaints relate to interest rate on deposits, non receipt DD's/ remittances of fixed deposit interest, TDS issues, request for account statement. The details of the complaints are analysed and solution advised to the branches and the matter solved. Customers are responded and advised on the resolution.

### **IV. Delay in services**

The complaints are on delay in transfer of accounts from one branch to another branch and opening of accounts. Such delays are taken up with the concerned branches and CDPC and resolved. Branches are advised the correct procedure to be followed in such cases.

### **V. Loans and Advances - Sanctions**

Most complaints are of the nature of reduction in rate of interest and rejection of educational loan proposals. The reduction in ROI are referred to the appropriate authority in Advances department for their approval and responded to the customer. In respect of rejection of Education loans, upon representation from branch a note is placed before the Committee of Executives consisting of AGM-Advances, DGM-Advances, DGM-Inspection, GM-Compliance, GM-Advances and a decision is arrived at and advised to the complainant.

**ATM COMPLAINTS :**

<b>SI.No</b>	<b>Particulars</b>	<b>No. of complaints</b>
a	No. of complaints pending as on 31-03-2016	10
b	No. of complaints received for the period from 01-04-2016 to 31-03-2017	
	i) CUB customer at CUB ATM	3439
	ii) CUB customer at other Bank ATM	4237
	<b>Total</b>	<b>7676</b>
c	No. of complaints redressed for the period from 01-04-2016 to 31-03-2017	7617
d	No. of complaints pending as on 31-03-2017 (a+b-c)	69*

\* Since resolved.

**Analysis of ATM Complaints:**

<b>SI.No</b>	<b>Reason</b>	<b>No. of claims</b>
1	Non receipt of cash – Due to Network latency	1960
2	Communication failure between core banking server, Switch and ATM	4413
3	Partial / No cash disbursement – mechanical devices failure/ mal - function	653
4	Disturbance in Cash Disbursement – mechanical devices failure / mal -function	650
5	Customer failed to take the disbursed amount	0
	<b>Total</b>	<b>7676</b>