

CITY UNION BANK LIMITED, KUMBAKONAM

Position of Complaints for the year ended 31.03.2015

General Complaints

SL.No	Particulars	No. of complaints
a	No. of complaints pending as on 31-03-2014	2
b	No. of complaints received for the period from 01-04-2014 to 31-03-2015	182
c	No. of complaints redressed for the period from 01-04-2014 to 31-03-2015	184
d	No. of complaints pending as on 31-03-2015	Nil

Classification - Category wise

SL.No	NATURE OF COMPLAINT	No. of complaints
1	Delay in collection of DD / Cheque	3
2	Non consideration of loan proposal / Non sanction of loan	13
3	Delay in issue of drafts / cheque Books/ATM Card & duplicate drafts	8
4	Interest / Other service charges	31
5	Non acceptance of small denomination / soiled currency notes / Coins	1
6	Dispute on withdrawal of cash from the accounts	0
7	Deficiency in Customer services	6
8	Dispute of interest on domestic/ NRI deposits	8
9	All issues relating to operative and Term Deposit Accounts	21
10	TDS related issues	7
11	Dispute on Debit Card / Net banking / RTGS / NEFT related transactions	52
12	Miscellaneous	32
	Total	182

ATM COMPLAINTS :

SL.No	Particulars	No. of complaints
a	No. of complaints pending as on 31-03-2014	50
b	No. of complaints received for the period from 01-04-2014 to 31-03-2015	6242
c	No. of complaints redressed for the period from 01-04-2014 to 31-03-2015	6258
d	No. of complaints pending as on 31-03-2015	34

Analysis of ATM Complaints:

SI.No	Reason	No. of claims
1	Non receipt of cash – Due to Network latency	5411
2	Communication failure between core banking server, Switch and ATM	772
3	Partial / No cash disbursement – mechanical devices failure/ mal - function	0
4	Disturbance in Cash Disbursement – mechanical devices failure / mal - function	59
5	Customer failed to take the disbursed amount	0
	Total	6242

Root cause and steps taken to minimize complaints:

I. Dispute on Debit Card / Net banking / RTGS / NEFT related transactions

Most of the complaints emanate due to inappropriate operations in the software, communication link failure, delay in receipt of password, etc. The issue department and the branches are advised to ensure immediate despatch of pin mailer.

II. Interest / Other service charges

Though all possible measures are taken to display the charges involved for certain accounts and operations, customers do make complaint on this score. The customers are responded immediately with appropriate details and most of them get convinced upon our reply.

III. All issues relating to operative and Term Deposit Accounts

Incomplete information furnished at the time of opening of deposit accounts is the reason for complaints by deposit customers. Respective branches are immediately advised to obtain information comprehensively to avoid this issue. This is being emphasized in all the workshops and training programmes.