

Andhra Bank
Customer Service Section : Operations Department
Head Office : Hyderabad

The details of complaints received during the period from 01.04.2009 to 31.03.2010

A. Customer Complaints

	General	ATM	Credit Card	Total
(a) No. of complaints pending at the beginning of the year (as on 01.04.09)	43	-	-	43
(b) No. of complaints received during the year	1819	52642	98	54559
(c) No. of complaints redressed during the year	1862	52405	98	54365
(d) No. of complaints pending at the end of the year (as on 31.03.2010)	Nil	237	Nil	237 *

- Complaints received during the year includes 52642 ATM related Complaints, 98 Credit Card related complaints and 1819 complaints of General nature.
- All the pending complaints received during the year are since redressed.

* includes 159 complaints relating to use of other bank ATMs by our card holders. Complaints pending beyond 12 working days are NIL.

B. Awards passed by the Banking Ombudsman

(a) No. of unimplemented Awards at the beginning of the year	NIL
(b) No. of Awards passed by the Banking Ombudsmen during the year	NIL
(c) No. of Awards implemented during the year	NIL
(d) No. of unimplemented Awards at the end of the year	NIL

- During the year bank received 628 complaints through the Offices of Banking Ombudsman. All the complaints were amicably redressed to the satisfaction of Ombudsmen. There are no Ombudsman awards against the bank during the year.

Break-up of Credit Card complaints is furnished hereunder:

Payment made not reflecting in the card account	21
Renewal Card/New Card not received	14
waiver of Charges	12
Pin not received	20
Card not cancelled	11
Change of address not effected	5
Other complaints	15
Total	98

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The details of complaints received during the period from 01.04.2008 to 31.03.2009

A. Customer Complaints

	General	ATM	Credit Card	Total
(a) No. of complaints pending at the beginning of the year (as on 01.04.08)	17	1293	5	1315
(b) No. of complaints received during the year	1424	19004	89	20517
(c) No. of complaints redressed during the year	1398	20297	94	21789
(d) No. of complaints pending at the end of the year (as on 31.03.2009)	43	nil	nil	43 *

- Complaints received during the year includes 19004 ATM related Complaints, 89 credit card complaints and 1424 complaints of general nature
- All the pending complaints received during the year are since redressed.

B. Awards passed by the Banking Ombudsman

(a) No. of unimplemented Awards at the beginning of the year	NIL
(b) No. of Awards passed by the Banking Ombudsmen during the year	NIL
(c) No. of Awards implemented during the year	NIL
(d) No. of unimplemented Awards at the end of the year	NIL

- During the year bank received 437 complaints through the Offices of Banking Ombudsman. All the complaints were amicably redressed to the satisfaction of Ombudsmen. There are no Ombudsman awards against the bank during the year.

Following is the break-up of ATM related complaints:

Double debit in the account with same RR No	6998
Cash not received –on our ATMs	6959
Cash not received –Other bank ATMs	5047
Total	19004

Break-up of Credit Card complaints is furnished hereunder:

Payment made not reflecting in the card account	35
Renewal Card not received	7
Deletion of Charges	11
Complaints relating to Charge backs	6
Other complaints	30
Total	89

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