



## **Customer Interaction types**

At IDBI Bank we constantly strive to deliver enhanced Customer experience and satisfaction through multi-channel interaction management, encompassing Branch, Call Centre, E-mail, website, Social Media, etc. We are committed to provide resolution to all the Queries, requests and complaints raised by our Customers through the various modes. In addition to the services offered at the Branch, an indicative list of these interactions facilitated through various Customer non-branch touch point Channels are mentioned below:

### **Queries**

- Account related information viz. balance, transactions, cheque related queries, fixed deposits etc.
- Digital Channel related queries viz. Mobile/I-net Banking, UPI, ATM, Debit Card etc. including queries related to activation, enhancement, etc.
- Asset product related queries
- Information on ATM/Branch Locations
- Information on Foreign Exchange Rates
- Information on Fixed Deposit Rates
- Demat Account Holding details
- Demat Account transaction enquiry
- Check outstanding balance
- Details of Last five transactions/EMI deductions in Loan Accounts

### **Requests**

- **Through Phone Banking**
  - Reporting of unauthorized/fraudulent transactions
  - Request for replacement debit card in case of loss/theft/misplacement (call from RMN is mandatory)
  - Hotlisting of debit card and other digital channels viz. UPI, Inet & Mobile banking



- PAN updation through our Toll-free numbers by calling from your Registered Mobile number or login to Internet banking mail box to raise a request.
- Aadhar verification with bank account(s): You can carry out instant OTP based Aadhar authentication as well as link Aadhar to your savings bank account on IVR.
- Unblocking of debit card for online payments through our Toll free numbers from your Registered Mobile Number and self-authentication on IVR
- Email ID updation request through our Toll free numbers from your registered mobile number and self-authentication.
- **Through I-net Banking**
  - Request for limit enhancement
  - Block your debit Card
  - Register for Mobile Banking
  - Renewal of deposit account
  - Linking of Aadhar to account.
  - Online submission of Form 15G/H
  - Set International/ Domestic usage for Debit Card
  - TDS on deposit certificate
  - Request for CIBIL score
  - Application for overdraft against Fixed deposit.
  - Submission of Re-KYC.
- **Phone Banking/ Mobile Banking/ I-net Banking**
  - Opening of Fixed Deposit/ Recurring Deposit
  - Renewal of deposit account
  - Request for account statement
  - Status of Cheque
  - Register for e-mail statement
  - Stop cheque request
  - Request for Cheque Book
  - Request for redemption of debit card loyalty points



- Request for provisional certificate
- Request for loan account statement

## **Complaints**

- Non-receipt of Debit Card within prescribed timeline
- Issues related to generation of ATM PIN
- Delayed processing of service requests or non-execution of service requests after expiry of Turnaround time for service/ deliverable, like,
  - Change of Name/ Contact details
  - Branch Transfer/ Account type conversion
  - Updation of KYC
- Complaints related to failed/ unauthorized ATM/ Debit Card transactions
  - Account Debited but cash not dispensed
  - Card not present transactions
  - Unauthorized transaction in account
  - Non-receipt of OTP/ URN
- Issues related to Mobile Banking like
  - Inability to login to the App even after registration
  - OTP/ URN not being received
  - Fund transfer not permitted even after activating the same
  - Other issues like payee not showing, account not showing, etc.
  - M-passbook related issues.
- Issues related to Internet Banking
  - Inability to generate Internet Banking password.
  - Website errors like invalid login, network issues, etc.
- Customer claiming levy of charges which are not mentioned in the schedule of charges communicated, without adequate prior notice to the borrower/customer.
- Issues related to non-receipt of Loan documents on closure of account.
- Customer complaints related to service issues, employee behavior and activities outsourced by the Bank.