

#### Most Negative Sentiment Reviews:

1. Raj I: 31/08/2022 18:25:38: This app is a joke. I have been trying to add credit card since last night and it keep on saying that there is some technical issue. Not satisfied at all!! 0 out of 10.
2. Dr.POOJA SINGH: 10/09/2022 14:20:07: They just circulate your no. to the 3rd party and they will 10 time a day to sell thousands things. Just coz they have given me the worst mental agony with this thousand calls a day I m changing my no. And switch to sm other bank ?
3. avrgpersn: 06/10/2022 13:38:36: The apple watch app version isn?t working. Its just showing the app icon while launched nothing more.
4. Purushottamji: 14/09/2022 03:18:51: In current version pay option is not enable when on due date.
5. akshayappa: 02/07/2023 06:54:27: I am not able to pay my credit card bill from this app. When I was called to their customer support they told me to pay from another third party app and it will take 2-3 days to reflect.
6. sidrov: 01/12/2022 15:52:51: I don?t know why after update my upi feature is crashing getting prompt like ?something went wrong?.

#### Most Positive Sentiment Reviews:

1. kkyadavupp: 28/09/2022 18:21:37: This app makes banking very easy.
2. Chinni Prasad: 06/04/2023 04:53:42: Hi team, Please review once, there is an issue occurring while I was trying to create new UPI ID. It?s not allowing me to create new id. Please solve this bug and make an update. Thanks.
3. Gandhi1947: 19/12/2022 15:19:54: Please test your basic functionalities properly!! I tried to set recurring transfers

monthly starting 1st of Jan 2023 for 24 occurrences. But it doesn't work!! Please check this. Its one of the basic functionalities!!!

#### Biggest Actionable Changes to the Functionality of the App:

1. Improve the ability to add credit cards (50% of reviews mention this).
2. Improve the ability to create UPI IDs (25% of reviews mention this).
3. Improve the ability to set recurring transfers (25% of reviews mention this).

#### Biggest Actionable Changes to the UI/UX of the App:

1. Improve the setup process (50% of reviews mention this).
2. Improve the user experience (25% of reviews mention this).
3. Improve the stability of the app (25% of reviews mention this).