September 17, 2016

Anil Ashok Bhat  
1901-A, ‘Mahindra Eminente’ CHS  
Near Patkar College  
Goregaon (West), Mumbai-400062

Branch Manager  
IDBI Bank  
Jaiprakash Nagar, Opp. Sonal Apartment  
Road No 2, Goregaon (East), Mumbai-400063

Dear Sir/Madam,

I wish to convey my disappointment with the customer service offered by your bank to NRIs. I have two accounts in your bank: an NRE and an NRO account.

Here are two instances of poor customer service:

* When I received a new PAN Card, I visited your branch to furnish the PAN Card details along with a photocopy. I was asked to fill out two forms, one for each account. However, since my wife is a joint account holder, the branch employees refused to accept the information without my wife’s signature on both the forms. My explanation that I was visiting India alone was not acceptable. I am the primary account holder. Therefore, I do not understand why my signature on the forms was not sufficient for updating the account information. The staff at your Goregaon West branch also gave me the same treatment. This process needs to change.
* The Miscellaneous Form I was asked to complete has space for providing just one PAN Card number. My wife, Sushma Anil Bhat, has her own PAN Card, a photocopy of which has been enclosed. Unless you require the PAN Card number of the primary account holder only, the form needs to change to allow customers to specify one PAN Card number per joint account holder. In addition, the form is not available on your website for download.

I moved my NRE and NRO accounts to IDBI from a nationalized bank hoping that customer service would be better. Something as simple as updating contact information, PAN Card number, etc. should be available online without the customer having to fill out a physical form.

I sincerely hope your bank improves its services for NRIs by making it convenient to access.

Yours sincerely,

(Anil Bhat)