

Dear Associate,

Greetings from XYZ Bank!

Thank you for your co-operation & assistance extended to the Process Reviewer in conducting the process review successfully.

We wish to communicate the Process Review rating which was conducted in the month of Jun'25 at your agency.

Your agency has been graded as 'D'.

We suggest you improve on your performance and move towards 'A'.

| | |
|---------------------------------|----------------|
| Name of the Audit Agency | QDegrees |
| Name of the Agency | Testing |
| Location | Delhi |
| Entity | xyz BANK LTD. |
| Product | Credit Cards |
| Process Review Period | Jun'25 |
| Process Reviewer Name | auditor test 1 |
| Process Review Score | 0 |
| Process Review Rating | D |

You may co-ordinate with your respective Bank Officer for any further queries.

The Bank may terminate the agreement if the rating remains further unsatisfactory.

Note:

1. A copy of the concern sheet updated with the Process Review observations is already available with you.
2. Please note for all unsatisfactory points scanned image of the closure report and evidence is to be sent to the bank @ **collectionprocessreview@xyzbank.com**.
3. To improve the unsatisfactory rating and get the latest updates, kindly attend the monthly virtual training conducted by the bank. Also, please refer the weekly mails sent from the ID **Collectionprocesscontrol@xyzbank.com** for all recent updates in the process.
4. Ensure improvement on the unsatisfactory parameters by the next Process review.
5. To improve the unsatisfactory rating and get the latest updates, kindly attend the monthly virtual training conducted by the bank. Also, Please refer the weekly mails sent from the ID **Collectionprocesscontrol@xyzbank.com** for all recent updates in the process.