

Standard Turn-around Time (TAT) for broad level of Queries / Complaints

Mentioned below is the range of TATs applicable for Complaints or Queries within a broad classification

Query / Complaint Classification	Turn Around Time (In working days)	Remarks
A/C Management	3 - 7	Queries / Complaints in case of any data capturing errors in account maintenance or delays in the same
Account Opening/Closure	3 - 8	Queries / Complaints on any data capture differences during account opening or status of account opening
ATM Related	7	Complaints of cases where cash not dispensed from YBL ATM / other bank ATM. Cases of chargeback where transaction is claimed as successful.
	48	Complaints of cases where cash not dispensed from International Other Bank ATM. Cases of chargeback where transaction is claimed as successful.
Deliverables	3 - 8	Queries / Complaints pertaining to dispatch status of various deliverables - welcome kit, chq book etc.
FD Related	3 - 7	Queries / Complaints pertaining to FD interest calculations/TDS related
Mutual Fund Related	3 - 7	Queries / Complaints pertaining to mutual funds/wealth management ops
Net Banking / Digital banking solutions	3 - 10	Queries / Complaints pertaining to technical / Processing / Servicing issues faced for net banking/digital banking solutions e.g. Yes Mobile, Yes Pay, Yes Tag etc. as a product or service.
Retail Assets Related	3 - 7	Queries / Complaints pertaining to any loan servicing
Transaction Related	7	IMPS transactions
	60	Unsuccessful Domestic POS transactions
	60	Unsuccessful International POS transactions
Clearing/ CMS Related	3 - 14	Queries / Complaints on clearing status of cheques/ECS/NEFT/RTGS transactions
GIB Related	4 - 7	Queries / Complaints for NRI customers - taxation, reactivation of dormant accounts, etc.

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Third Party Product Related	14	Queries or complaints pertaining to insurance products
Trade Finance Operations	3 - 7	Queries / Complaints pertaining to trade finance operations.
Credit Cards Related		
Application Related	10	Credit Card Application Processing TAT
	7	Queries/Complaint for application processing and sourcing
Collections Related	3 - 7	Queries/Complaints for debt and collection related such as settlements
	10	Queries/Complaints for debt and collection having dependency with vendor/partner or legal unit
Deliverables Related	5	Queries/Complaints pertaining to Card/Pin Statement / Priority Pass Dispatch and Delivery Related
Priority Pass visit Related	4 - 7	Queries/Complaints pertaining to Priority Pass related visit / Dispute Related
Demographics / Transaction Related / Life Cycle related	1 - 5	Queries/Complaints pertaining to Demographics and Credit Card life cycle related such as Reissue/ Replacement / Limit related / duplicate Statement related/Address change related
	5	Queries/Complaints pertaining to life cycle management / Customer Service related / Charge reversal request / Card Closure / promotional and marketing offers.
Excess Balance Refund	4	Queries/Complaints pertaining to Credit/Excess Balance Refund for payments received via (NEFT, Retail Net Banking, Auto Pay & ATM channels.)
	8 - 10	Queries/Complaints pertaining to Credit/Excess Balance Refund for payments received via (Cheque, cash or bill desk,) - (refund Via Demand Draft)
Dispute Related	45 - 180	Queries/Complaint to Credit Card dispute with merchant POS/E-Commerce and Cash not dispensed related. This is calendar days

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Unauthorized transaction dispute related	90	Queries/Complaint related to Credit Card unauthorized transaction arising at Merchant POS/E-Commerce and ATM. This is calendar days
Payments Related	4	Queries/Complaint on credit Card payments not received/credited related
Rewards & Benefits Related	3 - 5	Queries/Complaints pertaining to EMI/Reward Points/Insurance and Welcome benefits related
	4 - 10	Queries/Complaints pertaining to Rewards which has partner/Vendor Dependency
	10	Queries/Complaints for Insurance/Rewards which has partner/Vendor Dependency
Sales complaint Related	7	Queries/Complaints for Sales lead and Sales miss-information related
SMS/OTP/Net-banking Related	2 - 5	Queries/Complaint pertaining to SMS Alert/One Time Password and unable to login to Net banking related

Certain queries where there are dependencies on external parties for a resolution warrant a higher TAT towards resolution. An indicative example is queries or complaints of the following types:

- Retrieval of CCTV footage from Acquirer Banks
- Disputed POS transaction - Reversal request raised to acquirer through network
- Disputed Online payments - Reversal requests raised through third party aggregators