



**Andhra Bank Retired Employees Association (ABREA)**

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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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1<sup>st</sup> December 2021

The General Manager  
Dept of Information Technology  
Union Bank of India  
Central Office, Mumbai - 400021

Dear Sir,

**Reg: SMS Alerts to customers (e-andhrabank) - Operational Issues**

All registered customers of erstwhile Andhra Bank used to receive messages to the respective mobile device as and when transaction happens whether it is cash or transfer or virtual (Alternate Delivery Channels) or debit or credit transaction irrespective of amount involved.

Of late, in the post merger scenario, it is observed that the SMS facility is not functional as desired and the customers are unaware of the transactions that are being debited or credited to his account/s. We wish to quote few indicative lapses noticed, where customers are not receiving SMS alerts, here under for your kind perusal and information.

- Customer induced transfer transactions
- Bank induced transfer transactions viz., Interest credits & debits, Pension credits etc.,
- Term Deposit closure / renewal
- Status of Form 15G/15H
- Life Certificate Acknowledgment
- Messages/OTP to customers residing abroad

In this context, we wish to inform that SMS policy of our bank as published in Bank Website clearly states that "*SMS Banking service provides instant notification about your transactions as and when it happens. It helps you to keep a watch on your account with a round the clock service*".

In view of the above, we earnestly request your good offices to revisit the entire SMS eco system holistically and ensure that the assured services are provided successively to all registered customers without fail. This initiative definitely adds value to the service and paves the way to enhance customer satisfaction, which is the need of the hour.

Thanks and Regards

Yours faithfully,

(N S N Reddy)  
General Secretary