



## Customer Service by Banks

### How much does it cost to you?

Most customers have the notion that they are giving business to the bank and so the bank should thank them for it, instead of perhaps charging them for services rendered. In reality, though, banks charge for services to recover costs. As a matter of fact, what banks want their consumers to say to them is this: "I will pay the charges so long as you assure me of better service." There is clearly a give-and-take relationship there and this report is an attempt to understand the dynamics of it from a neutral stand. More importantly, readers will gain greater clarity on the charges payable by them in case they avail a particular banking service concerning their savings account, so that they are forewarned of the cost to such service.

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**P**icture an interpretation of this thought: "A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so." So

said Mahatma Gandhi, and the thought embedded in these lines applies as well to banks as to any other line of business that professes to serve customers.

Now this: A scene in the 2013 Hindi film *Dhoom 3* where a character playing a top banker says, "We are bankers; everybody hates us."

While the latter is clearly an exaggerated representation, it is true that one often forgets

that banks are business entities like any other. And businesses need to make profits to, well, stay in business and to be able to provide the services expected out of them.

Banks' cost structures are clearly under pressure. Changes in Reserve Bank of India (RBI) regulations, together with the general cost inflation, are pushing up the cost for banks. Consider the interest on savings accounts. Earlier, interest on the minimum balance was calculated between the 10th and the last day of the month (as approved by RBI); now it is calculated on a daily basis. The rate, too, has gone up. The older method meant banks effectively paid around 1.50 per cent against the nominal rate of 3.50 per cent then. Now, some banks are offering interest rates ranging from 4.00 per cent to 7.50 per cent in some specialized savings accounts.

RBI, as the regulator of banks, has already fixed a minimum interest rate on savings accounts; it has also fixed the prime lending rate for loan products. In fact, there are some loan products that are uniformly structured by RBI (for example, education loan), leaving minimal scope for banks to reduce their interest payment expenses or maximize their earnings.

Charging for a customer's availing of a specialized service as an accountholder is their only source of earning, where they can unilaterally take a decision (of course to be ratified by their Board of Directors) to offset expenses incurred by them on payment of deposit interest to depositors, paying salary, establishment (relating to rent, electricity, etc.), software maintenance, and so on, while providing a range of comforts to their customers in terms of furniture, air conditioning, water, electricity, etc.

This has significantly increased the cost of funds for banks. At the same time, technology and competition have made hitherto premium products a standard feature now – for example, fixed deposits linked to savings products. High earnings from distributing insurance products have already petered out and threaten to decrease if banks are forced to become brokers.

So, yes, for banks to maintain higher levels of service, it is expected that they will bring service charges



in line with the increase in costs. Banks have been given the freedom to fix service charges for banking transactions, which includes incidental charges for issue of bank drafts, with the approval of their boards. While fixing service charges, they should ensure that the charges are reasonable and not out of line with the average cost of providing these services. In order to ensure transparency, banks are required to display and update on their websites the details of various service charges in a prescribed format. Simultaneously, it is important that they review the fairness and efficiency of their customer service and make improvements as needed.

### Do They Practise As They Say?

Coming to the crux of the problem, are banks' service charges uniform? Is the language straight and clear in the description of the charges levied? Why do different banks use different terminology for the same service – for example, convenience fee, cancellation charges, or just service charges?

There is a general feeling among bank customers that service charges rules are more for theoretical purposes and hardly abided by. While conducting this study, we came across many inconsistencies between theory and practice in certain banks. This is despite bank branches being linked through centralized

banking solutions/core banking solutions (CBS). It seems that some banks have not passed on to their customers the benefits of this state-of-the-art technology.

Let us look at some specific instances where banks' branches are flouting set norms, causing inconvenience to customers in carrying out their daily banking business, overall ringing a discordant note in the bank–customer relationship.

- In spite of CBS computer software, branches of more than one bank refused to accept cash for deposit to customers' accounts at non-base local branches, on the plea that their cash holdings are exceeding the cash limits set by their bank's head office. It should be noted that as per their service charges brochure/circular, either this service is available for free or this service can be availed on payment of an appropriate service charge.
- Many non-base local branches of a bank refused to update passbook entries.
- Some branches of a particular bank refused to/ delayed refund service charges erroneously charged

to the customers' account due to wrong clearing of cheque, which was presented to another bank instead of the bank to whom it was drawn (technical reason of return). Only after much vocal protests by the customers and threatening to file complaints against them did they correct the wrong.

## What Can RBI Do?

The Reserve Bank of India should give a wake-up call to all banks to have them relook at the entire gamut of service charges – to bring in more transparency and standardization of chargeable items and also state them in simple language for customers to understand clearly what they have to pay for availing such services.

During our study, we found that what one bank described as 'charges for not minimum balance', another put it under 'charges for not maintaining quarterly average balance'. Similarly, one bank's 'charge on addition/deletion of name' becomes 'charge for changing operational instructions' for another (addition/deletion will involve changing operational instructions of the accountholder).

What Does RBI Say?	What Do Bank Customers Say?
<p>This is what RBI says in its RBI Master Circular dated 1 July 2014, under '<b>Levy of service charges – fixing service charges by banks</b>':</p> <p>The practice of Indian Banks' Association (IBA) fixing the benchmark service charges on behalf of member banks has been done away with and the decision to prescribe service charges has been left to individual banks. While fixing service charges for various types of services like charges for cheque collection, etc., <b>banks should ensure that the charges are reasonable and are not out of line with the average cost of providing these services. Banks should also take care to ensure that customers with low volume of activities are not penalized.</b></p> <p>Banks should make arrangements for working out charges with prior approval of their Boards of Directors as recommended above and operationalize them in their branches as early as possible.</p> <p>On '<b>Ensuring reasonableness of bank charges</b>':</p> <p>In order to ensure fair practices in banking services, Reserve Bank of India had constituted a Working Group to formulate a scheme for ensuring reasonableness of bank charges and to incorporate the same in the <b>Fair Practices Code</b>, the compliance of which would be monitored by the Banking Codes and Standards Board of India (BCSBI). Based on the recommendations of the Group, action is required to be taken by banks.</p>	<p><i>"The negative perception is perhaps justified, as most banks still don't treat customers fairly."</i></p> <p><i>"If banks want more people to use banking facilities and talk about financial inclusion, they cannot be harsh on customers by hiking charges for basic services like withdrawal of cash or depositing cash into their account."</i></p> <p><i>"Banks charge for a number of things. For example, there are charges for issuing a duplicate bank statement, account-balance updates, etc. (that one gets via SMS on the mobile phone)."</i></p> <p><i>"Banks should send regular updates/SMS alerts to customers about the various charges."</i></p> <p><i>"Printed material may be given to bank customers giving various updates on service charges."</i></p> <p>One thing is clear. In the view of the majority, banks are not transparent in their service-charge portfolio and may even be charging customers exorbitantly.</p>

### Terminologies Simplified

**SB account with chequebook facility:** At the time of opening the savings bank/home savings bank account, you are required to indicate whether you need chequebook facility. This is to be indicated because there are other SB accounts such as SB without chequebook facility and SB no-frills account/SB under Jan Dhan Yojna (or SB account with zero balance).

An SB account with chequebook facility will also require the customer to always keep a minimum credit balance (of money) in their account so to keep the account in 'active' status, and this balance differs from bank to bank.

**Stop-payment instruction:** If the customer has lost a cheque leaf or if the entire chequebook gets misplaced by them, or if they want a particular cheque to not be honoured (returned without charging to his account when the issued cheque is presented for payment to their bank), they need to issue a written/email instruction to the bank to that effect. This instruction will be accepted by the bank only before the cheque is presented to them for payment. The bank levies a charge for this service.

**Cheque outward return:** If the customer deposits a cheque given to them (in lieu of services rendered by them) for collection and credit to their account, and if the cheque is subsequently returned unpaid due to financial inadequacies such as 'funds insufficient' or 'exceeds arrangement', they are charged for the service of collection/return at the branch where the cheque was deposited. As far as this type of service goes, the charges are to be minimal, as the cheque depositor has no prior clue about the availability/non-availability of funds in the account of the cheque drawer. Banks' charging huge amounts under this heading becomes more a breach of ethics, going against all norms of reasonableness.

**Cheque inward return:** If the customer issues a cheque to third parties and this cheque gets returned to the presenting bank owing to lack of adequate balance kept in the drawee's SB account, signifying a total lack of financial discipline on their part or probably a mismatch between their receipts and payments position, a charge is levied for the service of returning the instrument. Service charges under this segment are huge and banks invariably earn huge revenues on this account.

Now, though, due to the incorporation of Section 138 under Indian Negotiable Instruments Act, 1881 (as amended up to date), where dishonouring a cheque for lack of funds is a cognizable offence inviting fines and jail term, instances of huge cheque returns have been kept under check.

**Electronic clearing service (ECS):** ECS is an electronic mode of funds transfer from one bank account to another. It can be used by institutions for making payments such as distribution of dividend interest, salary and pension, among others. It can also be used to pay bills and other charges such as for telephone, electricity and water, or for making equated monthly installments (EMI) payments on loans as well as periodic investments in mutual funds. These are carried out by means of a mandate that authorizes the institution to avail the ECS credit facility; the institution can then debit or credit the payments through the bank. ECS can be used for both credit (funds to your account) and debit (funds from your account) purposes.

The RBI has deregulated the charges by directing banks to afford ECS credit/debit free of charge to the beneficiary accountholders. So this service is free of any charge.

**ECS returns outward:** Though ECS is a free facility as far as affording credit/debit to/from the SB account is concerned, the same is not available when ECS instruments are returned by the paying bank without debit to account due to lack of funds in the account. There are charges to be paid for effecting returns to the presenting bank.

**Addition/Deletion of accountholder:** This is a specialized service wherein the bank permits your account to be converted into a joint account or expanding of the existing joint account by inclusion of a third member as joint accountholder or deletion of an existing joint accountholder. This shall entail submission of a form devised for this purpose which shall also include fresh operational instructions and repayment instructions in the unfortunate event of death of any of the accountholder(s). This service entails one to pay service charge to the bank.

**Charges for not maintaining minimum prescribed balance:** Banks are earning huge revenues from this service charge alone, as many customers are ignorant of the prescribed rules of business conveyed to them at the time of opening the SB account. Since banks require a minimum prescribed credit balance that needs to be maintained at all times in order to keep the account in 'active' state, it sometimes becomes difficult to remember an individual bank's requirements, especially if one has accounts in different banks. Let us assume that the minimum prescribed balance for an SB account is Rs 1,000 in a particular bank and that the balance fell short by a few rupees on one particular day. The bank charges the levy (let's say Rs 15 per month) at the end of the month. If one defaults more than once, the charges do not get affected because the default has already taken place. It acts just like a traffic challan: you are not challaned more than once for the same traffic violation on the same day.

In some instances, customers have argued that if on some days in a month the amount falls short by a few rupees with regards to the prescribed minimum balance, then instead of charging them the full amount banks should charge an amount proportionate to the shortfall in the corresponding period. However, valid as it may be, this argument has not found many buyers among the banks; even RBI seems to be looking the other way instead of pulling up the errant banks for incorrect interpretations in their service charges booklet/circulars.

**National electronic funds transfer (NEFT):** This is a service that is supervised by the RBI under Payment and Settlement Systems Act, 2007. It is an electronic payment system that helps bank customers with one-to-one money transfers. People using this facility can transfer money electronically from any bank branch to any other individual or organization within the country with a bank account that has NEFT service enabled. The funds transfer takes place within 24 hours.

A charge is levied for using this service. Transfer of funds of up to a maximum of two lakh rupees per transaction are normally carried out, though there is no bar for customers preferring to effect money transfer above that amount. The salient feature of this money transfer system is that one can carry out any number of such transactions on a single business day.

In order to bring in a sense of financial transparency in banks, RBI has indicated the following slabs for charging customers for NEFT transactions:

Value Band	Maximum Charge (exclusive of service tax)
Amounts up to Rs 10,000	Rs 2.50
Amounts from Rs 10,001 to Rs 1.00 lakh	Rs 5.00
Amounts above Rs 1.00 lakh up to Rs 2.00 lakh	Rs 15.00
Amounts above Rs 2.00 lakh	Rs 25.00

**Real-time gross settlement system (RTGS):** This service, too, is supervised by the RBI under Payment and Settlement Systems Act, 2007. It has been defined as 'the continuous (real-time) settlement of fund transfers individually on an order-by-order basis.' 'Gross settlement' means the settlement of funds-transfer instructions occurs individually (on an instruction-by-instruction basis).

The RTGS system is primarily meant for large-value transactions. The minimum amount to be remitted through RTGS is two lakh rupees. There is no upper ceiling. One can carry out any number of such transactions on a single business day.

The RBI has indicated the following slabs for using this service:

Value Band	Maximum Charge
Rs 2.00 lakh to Rs 5.00 lakh	Rs 25 + applicable time-varying tariff subject to a maximum of Rs 30
Above Rs 5.00 lakh	Rs 50 + applicable time-varying tariff subject to a maximum of Rs 55

## Variables, Perceptions and Points

Based on consumer feedback and perception as well as the importance of 'service charges' variables that have a direct bearing on customer service, we identified a total of 18 variables and assigned these 85 points. For customer feedback we allotted 15 points—since service charges of banks are more direct, there is limited scope for interpretation.

We studied eight public sector banks and seven private scheduled banks based on their visibility

among the public and their branch network. Further, we restricted our study to those banks who had indicated their service charges as being applicable to metro branches only. The findings apply only to ordinary savings accounts and do not include service charges for ATM credit/debit cards, loan products, etc. We also excluded service charges applicable to accounts of specialized categories of customers (senior citizens, students, women, etc.).

### SERVICE CHARGES

CV Weightage (Points)	Service Charges in Banks (in Rs)	PNB	State Bank of India	Oriental Bank of Commerce	Central Bank	Bank of India	
8	Free cheque leaves available	20 (2)	20 (2)	50 (6)	20 (2)	50 (6)	
7	Issue of additional cheques (Rs per leaf)	2.5 (5)	3 (2)	2 (5)	3 (2)	4 (2)	
4	Account statement/balance certificate	100 (1)	150 (1)	75 (2)	75 (2)	120 (1)	
4	Stop payment	60 (3)	51 (4)	50 (4)	75 (3)	120 (1)	
4	Account closure	150 (2)	200 (1)	50 (3)	200 (1)	250 (1)	
4	Cheque return outward (cheque deposited)	100 (3)	100 (3)	25 (4)	200 (1)	25 (4)	
4	Cheque return (your cheque issued)	100 (3)	225 (1)	40 (4)	200 (2)	25 (4)	
4	Signature verification	75 (3)	150 (2)	75 (3)	100 (3)	75 (3)	
4	Standing instruction	35 (3)	50 (3)	50 (3)	50 (3)	60 (2)	
4	Interest certificate	75 (3)	150 (1)	75 (3)	Nil (4)	Nil (4)	
4	Old-record retrieval	100 (3)	102 (1)	100 (3)	100 (3)	250 (1)	
10	Minimum balance not maintained	200 Q (3)	204 Q (3)	Nil (10)	200 Q (3)	30/2 months (8)	
2	RTGS (+ 2 lakh rupees)	25 (1)	25 (1)	25 (1)	25 (1)	30 (1)	
3	NEFT (+ 2 lakh rupees)	25 (1)	25 (1)	25 (1)	25 (1)	30 (0)	
5	ECS returned outward (on your account)	100 (3)	100 (3)	40 (4)	100 (3)	120 (2)	
4	Addition/Deletion of accountholder	100 (2)	NA (0)	Nil (4)	100 (2)	100 (2)	
3	SMS alerts	15/Q (2)	15/Q (2)	Nil (3)	15/Q (2)	15/Q (2)	
7	Cash deposit at other branches	25 (5)	50 from 6 T (4)	Nil (7)	Nil (7)	NA (0)	
15	Consumer Feedback	11	10	15	10	10	
Total 100		59	45	85	55	54	

Notes: a) Charges for services described differently in nomenclature are grouped under major heads.

b) Minimum charges are taken for individual SB accounts in banks based in the metros.

## Customer Service by Banks

CV RECOMMENDATIONS MINIMAL SERVICE CHARGES		
	Public Sector	Private Sector
<b>BEST</b>	Oriental Bank of Commerce (OBC)	Yes Bank
<b>GOOD</b>	Syndicate Bank	Kotak Mahindra Bank
<b>FAIR</b>	Vijaya Bank	Federal Bank



### IN BANKS

	Vijaya Bank	Syndicate Bank	Canara Bank	HDFC Bank	ICICI Bank	Axis Bank	Kotak Mahindra Bank	Yes Bank	Karur Vysya Bank	Federal Bank
	50 (6)	50 (6)	20 (2)	25 (4)	20 (2)	20 (2)	25 (4)	No limit (8)	20 (2)	20 (2)
	4 (2)	3 (2)	3 (2)	3 (2)	2 (5)	2.5 (5)	1.5 (5)	Nil (7)	2.5 (5)	2 (5)
	100 (1)	40 (3)	100 (1)	50 (3)	50 (3)	100 (1)	Nil (4)	NA (0)	10 (3)	100 (1)
	65 (3)	40 (4)	150 (1)	50 (4)	50 (4)	100 (2)	100 (2)	50 (4)	100 (2)	NA (0)
	140 (2)	100 (3)	200 (1)	500 (1)	500 (1)	500 (1)	Nil (4)	100 (3)	125 (2)	100 (3)
	40 (4)	50 (4)	150 (1)	100 (3)	100 (3)	100 (3)	100 (3)	50 (4)	50 (4)	100 (3)
	110 (3)	50 (4)	250 (1)	350 (1)	350 (1)	350 (1)	350 (1)	300 (1)	300 (1)	125 (3)
	30 (4)	50 (4)	100 (3)	100 (3)	50 (4)	100 (3)	25 (4)	100 (3)	100 (3)	100 (3)
	30 (3)	30 (3)	40 (3)	25 (3)	150 (1)	100 (2)	100 (2)	Nil (4)	100 (2)	100 (2)
	150 (1)	Nil (4)	100 (2)	50 (3)	50 (3)	100 (2)	Nil (4)	NA (0)	NA (0)	100 (2)
	50 (4)	25 (4)	100 (3)	100 (3)	100 (3)	100 (3)	100 (3)	100 (3)	50 (4)	100 (3)
	30pm (8)	30pm (8)	30pm (8)	250pm (1)	350pm (1)	Nil (10)	Nil (10)	Nil (10)	100pm (3)	15pm (8)
	30 (1)	25 (1)	20 (2)	75 (15 free) (2)	25 (1)	25 (1)	25 (1)	25 (1)	25 (1)	25 (1)
	29 (0)	25 (1)	25 (1)	75 (15 free) (1)	25 (1)	25 (1)	25 (1)	Nil (2)	25 (1)	25 (1)
	40 (4)	100 (3)	Nil (5)	350 (1)	350 (1)	350 (1)	350 (1)	200 (2)	300 (1)	300 (1)
	30 (3)	NA (0)	Nil (4)	NA (0)	25 (3)	NA (0)	NA (0)	Nil (0)	NA (0)	150 (1)
	10/Q (2)	15/Q (2)	NA (0)	NA (0)	15/Q (2)	5pm (2)	15/Q (2)	10/M (0)	15/Q (2)	50 paise/SMS (2)
	Nil (7)	Nil (7)	Nil (7)	100 (1)	90 (1)	100 (1)	100 (1)	Nil (7)	Nil (7)	2pt (5)
	13	15	10	8	10	10	7	6	8	8
	71	78	57	44	50	51	59	65	51	54

c) Information given here has been sourced from company websites and brochures.

d) In many banks, the service tax is included in the service charges and is therefore not specified here.

## Which Services Are Free of Charge?

Mostly, when a person goes to the bank for availing some service in connection with their account, there are two things uppermost on their mind:

a) What will be the minimal service time?

b) What will be the service charge and on what basis will the bank charge – monthly, quarterly or half-yearly?

The chart that follows lists the services that are offered by banks without levying any charge. It is to

be clearly understood that while some banks offer the free facility only for the first transaction/service, a few others do it free of charge for all times (*refer to 'Service Charges in Banks' chart given above*).

Also, there are certain services that are presently free in all banks and so have not been mentioned in the chart. Some of these services are:

- ECS credit/debit (credit/debit of cheques to/from your account)

### FREE

Service without Charges in Banks (free services to SB accountholders)	PNB	State Bank of India	Oriental Bank of Commerce	Central Bank	Bank of India	Vijaya Bank
Issue of chequebook leaves up to	20	20	50	20	50	50
Account statement (monthly)	Free	NA	Free	Free	Free	Free
Balance certificate (monthly)	Free	NA	Free	NA	Free	NS
Internet banking/Mobile banking	NS	NS	Free	NS	NS	NS
Balance enquiry	Free	NS	NS	Free	Free	NS
A/C closure charges exempted up to	NA	14 days	14 days	NA	14 days	14 days
Safe-deposit custody (bank FDRs)	Free	NS	Free	NS	NS	NS
Safe-deposit locker visits (p.a.) free up to	24	NA	NA	36	NA	NS
Issue of TDS (first time) certificate	NS	NS	Free	NS	NS	NS
Standing instruction	NS	NS	NS	NS	NS	NS
Interest-paid certificate issued p.a.	NS	NS	NS	Free	Free	NS
Old-record retrieval	NS	NS	NS	NS	NS	NS
Minimum balance not kept	NS	NS	Free	NS	NS	NS
Cash withdrawals at base branch	NS	NS	NS	Free	NS	NS
NEFT outward (up to Rs 2 lakh)	NA	NA	NA	NA	NA	NS
ECS credit/debit	NA	NA	NA	NA	NA	NS
Addition/Deletion of name (reconstitution of a/c)/Change of authorized signatory	Free	NS	Free	NS	NS	NS
Free debit entries in your account	NS	NS	NS	NS	NS	NS
Account maintenance entries free (per quarter)	50	Free	NS	NS	NS	NS
Issue of first passbook and updation of entries	Free	Free	NS	NS	NS	NS
Cash deposit at your own branch (p.m.)	Free	5 transactions	Free	Free	Free	NS
Cash deposit to your a/c from other local branches	NS	NS	Free	Free	NS	Free
Nomination (up to first nomination)	Free	NS	NS	NS	NS	NS
Collection of cheques through clearing process	Free	NS	Free	NS	NS	NS
Total Free Services	9	2	10	6	5	2

NS: not specified; NA: not available

## Customer Service by Banks

- NEFT inward (debit of cheques to your account)
- RTGS inward (debit of cheques to your account)
- Issue of tax-deduction certificate (on account of payment of interest on SB account/FD)
- Internet banking/mobile banking (e-banking from home/office)
- Transfer of funds between accounts of same bank's branches (credit/debit)
- Issue of first chequebook (on opening a bank account with chequebook facility)



### SERVICES

	Syndicate Bank	Canara Bank	HDFC Bank	ICICI Bank	Axis Bank	Kotak Mahindra Bank	Yes Bank	Karur Vysya Bank	Federal Bank
	50	20	25	NA	20	25	Free	20	NA
	NS	1st free	NS	NA	NA	Free	Quarterly free	NA	NS
	NS	1st free	Free	NA	NA	NA	NS	NA	NS
	NS	NS	NS	NA	NA	NA	Free	NS	NS
	NS	Free	Free	NA	NA	NA	NS	NA	NS
	NA	14 days	14 days	30 days	14 days	Free	21 days	14 days	NA
	NS	NS	NS	NA	NA	NA	NS	NA	NS
	NS	NS	NS	NA	NA	NA	NS	NA	NS
	NS	Free	Free	NA	NA	NA	NS	NA	NS
	NS	NS	NS	NA	NA	NA	Free	NA	NS
	Free	1st free	NS	1st free	NA	Free	NS	NA	NS
	NS	Free (6 months)	NS	NA	NA	NA	NS	NA	NS
	NS	NA	NS	NA	NA	Free	Free	NA	NS
	NS	NS	NS	NA	NA	Free	4 transactions per month	NA	NS
	NS	NS	NS	NA	NA	NA	Free	NA	NS
	NS	Free	NS	NA	NA	NA	NS	NA	NS
	NS	Free	NS	NA	NA	NA	NS	NA	NS
	NS	50	NS	NA	NA	NA	NS	90/half-yearly	NS
	NS	NS	NS	NA	NA	NA	NS	NA	NS
	NS	Free	NS	NA	NA	Free	Free	NA	NS
	Free	Free	NS	NA	NA	NA	Free	NA	NS
	NS	Free	NS	NA	NA	NA	Free	Free	NS
	NS	NS	NS	NA	NA	NA	Free	NA	NS
	NS	Free	NS	NA	NA	NA	NS	NA	NS
	2	12	3	1	0	6	9	1	0