

The complaint

Two of Mrs K's sisters, who were appointed as joint attorneys by Mrs K under a lasting power of attorney, complain that State Bank of India (UK) Limited didn't deal with two separate requests professionally and efficiently.

What happened

Mrs K has an account with State Bank of India.

In 2018 Mrs K executed a lasting power of attorney appointing two of her sisters as joint attorneys.

Prior to 2021, and for several years, the account was held jointly with one of Mrs K's sisters. The sister in question says this was because Mrs K needed help managing her finances and affairs. The sister who was party to the joint account says she asked State Bank of India to remove her from the joint account in 2021 as her sister was managing her finances and affairs well. Six months after doing so, the sister in question says she discovered that this hadn't been done. The sister in question says she discovered this by accident – as a result of contact from HMRC – and that this was embarrassing for her.

Between 2021 and 2024, Mrs K managed her account on her own.

In 2024 Mrs K's attorneys decided to register the lasting power of attorney that had executed in 2018 with State Bank of India. They say they decided to do so as they were concerned that Mrs K was once again struggling with her finances. Mrs K's attorneys say State Bank of India took over six months to register the lasting power of attorney because the request wasn't dealt with professionally and efficiently. They complained to State Bank of India about this and asked for the earlier issue about one of them not being removed from the account to be added as a complaint.

State Bank of India looked into both complaints and agreed that it had provided poor service. Ultimately it offered £300 in compensation and said it had provided feedback to the members of staff involved. Mrs K's attorneys weren't happy with the compensation offered and complained to our service.

One of our investigators looked into both complaints and explained that we can't compensate attorneys for distress and inconvenience they experience because of the way our rules work. In the circumstances, they thought the compensation State Bank of India had offered was fair and reasonable. Mrs K's attorneys disagreed saying that they'd complained about two issues – not one. They didn't think our investigator had investigated properly either. Ultimately Mrs K's attorneys asked for this complaint to be referred to an ombudsman for a decision. This complaint was, as a result, passed to me.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable

in the circumstances of this complaint.

I can understand why Mrs K's attorneys have complained about State Bank of India not dealing with requests professionally and efficiently. I say that because on two separate occasions it took six months for State Bank of India to deal with a request which should have been completed much sooner. I'm satisfied that the delays Mrs K's attorneys have complained about were down to multiple failures at branch. State Bank of India has acknowledged it provided "demonstrably poor" service and that there had been "multiple failures by the branch with something that should have been relatively" straightforward.

I can see that one of Mrs K's sisters told State Bank of India that finding out she'd not been removed from the joint account as a result of HMRC contacting her was embarrassing. And that she described the delays in getting the power of attorney registered as "more serious". I can also see that when State Bank of India offered compensation it took both complaints into account. More importantly, as our investigator has already explained, when we award compensation we base our award on the impact any errors have on the complainant. In this case, that means the impact on Mrs K – as far as the delays in getting the power of attorney registered go – and the impact on Mrs K and Mrs K's sister – as far as the delays in getting Mrs K's sister removed from the joint account go. I appreciate that two separate complaints are involved here, and that in theory I could award compensation to the sister who was a party to the joint account in relation to the first complaint as they too would be a complainant. It is, however, clear that that complaint is viewed as far less serious than the latter one – based on what the sisters have told us – and that at most it caused some embarrassment. If I was dealing with that complaint alone, I'd probably say State Bank of India's apology would have been enough.

Putting things right

Given everything I've just said, I agree with our investigator that the £300 State Bank of India has offered is fair and reasonable. So, that's the award I'm going to make.

My final decision

State Bank of India (UK) Limited has already made an offer to pay £300 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that State Bank of India (UK) Limited should pay £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K, represented by her attorneys, to accept or reject my decision before 5 August 2025.

Nicolas Atkinson
Ombudsman