

## Analysis and Disclosure of Customer Complaints- FY2020-21

Summary information on complaints received by the bank from customers and from the OBOs			
Sl.No	Particular	Previous Year	Current Year
Customer complaints (received by the Bank)		FY 2019 - 2020	FY 2020 - 2021
1	Number of complaints pending at beginning of the year	455	1056
2	Number of complaints received during the year	36560	26985
3	Number of complaints disposed during the year	35959	27480
	3.1 Of which, number of complaints rejected by the Bank	142	370
4	Number of complaints pending at the end of the year	1056	561
Maintainable complaints received by the Bank from OBOs			
5	Number of maintainable complaints received by the Bank from OBOs	49	133
	5.1 Of 5, number of complaints resolved in favour of the Bank by BOs	45	125
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	4	8
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the Bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			

Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (FY 2020 - 2021)					
Internet/Mobile/Electronic Banking	270	8420	-24%	160	18
ATM/Debit Cards*	389	6871	-53%	181	12
Account opening/difficulty in operation of accounts	73	5905	9%	59	0
Others	138	2735	20%	110	34
Loans and advances	13	1357	27%	27	2
Miscellaneous	173	1697	-18%	24	5
<b>Total</b>	<b>1056</b>	<b>26985</b>	<b>-26%</b>	<b>561</b>	<b>71</b>
Previous Year ( FY 2019 - 2020)					
ATM/Debit Cards*	242	14597	19%	389	129
Internet/Mobile/Electronic Banking	107	11107	83%	270	54
Account opening/difficulty in operation of accounts	26	5436	23%	73	1
Others	49	2276	-33%	138	53
Levy of charges without prior notice/excessive charges/foreclosure charges	17	1386	142%	150	1
Miscellaneous	14	1758	72%	36	6
<b>Total</b>	<b>455</b>	<b>36560</b>	<b>32%</b>	<b>1056</b>	<b>244</b>

\*This includes complaints pertaining to both on-us and off-us ATMs