

Analysis and Disclosure of Customer Complaints- FY2019-20

➤ Statement of Customer Complaints

I. Customer complaints other than ATM transaction disputes

Particulars	As on March 31, 2020
No. of complaints pending at the beginning of the year	247
No. of complaints received during the year	23,721
No. of complaints redressed during the year	23,301
No. of complaints pending at the end of the year	667

II. Customer complaints relating to ATM transaction disputes*

Particulars	As on March 31, 2020
No. of complaints pending at the beginning of the year	208
No. of complaints received during the year	12,839
No. of complaints redressed during the year	12,658
No. of complaints pending at the end of the year	389

*This includes ATM transaction disputes relating to Banks' customers on the Banks' ATMs and Banks' customers on other Banks' ATMs.

III. Awards passed by the Banking Ombudsman

Particulars	As on March 31, 2020
No. of unimplemented Awards at the beginning of the period	NIL
No. of Awards passed by the Banking Ombudsman during the period	NIL
No. of Awards implemented during the period	NIL
No. of unimplemented Awards at the end of the period	NIL

➤ Analysis of Customer Complaints

Top 5 Complaints	
Category	Total
A/c Debited but cash not dispensed	11856
A/c debited not credited to beneficiary - UPI	2993
Card related	2499
A/c Activation related	2226
Account debited but merchant not paid	1601