



Analysis and Disclosure of Customer Complaints- FY2021-22

Summary information on complaints received by the bank from customers and from the OBOs			
Sl.No	Particular	Previous Year	Current Year
		FY 2020 - 2021	FY 2021 – 2022
Customer complaints (received by the Bank)			
1	Number of complaints pending at beginning of the year	1056	561
2	Number of complaints received during the year	26985	22812
3	Number of complaints disposed during the year	27480	23060
3.1	Of which, number of complaints rejected by the Bank	370	532
4	Number of complaints pending at the end of the year	561	313
Maintainable complaints received by the Bank from OBOs			
5	Number of maintainable complaints received by the Bank from OBOs	133	142
5.1	Of 5, number of complaints resolved in favour of the Bank by Bos	125	139
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	8	3
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
<p>Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in integrated Ombudsman Scheme, 2021 and covered within the ambit of the Scheme.</p>			

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 2021 - 2022)					
Internet/Mobile/Electronic Banking	160	7,272	-16%	79	-
ATM/Debit Cards	181	7,079	3%	145	9
Account opening/difficulty in operation of accounts	59	2,553	-131%	8	-
Others	110	2,672	-2%	45	7
Loans and advances	27	1,196	-13%	7	-
Miscellaneous**	24	2,040	17%	29	-
Total	561	22812	-26%	313	16
Previous 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
Total	1056	26985	-26%	561	71

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

**It includes levy of charges without prior notice/excessive charges/foreclosure charges, Mis-selling/ Para-banking, Staff behavior, Non-observance of Fair Practices Code, Cheques/drafts/bills, Exchange of coins and issuance/acceptance of small denomination notes and coins.