

Customer Complaints Analysis FY2020-21

Summary information on complaints received by the bank from customers and from the OBOs

| Sr. No | | Particulars | FY 2019-20 | FY 2020-21 |
|--|------|---|------------|------------|
| Complaints received by the bank from its customers | | | | |
| 1 | | Number of complaints pending at beginning of the year | 82 | 726 |
| 2 | | Number of complaints received during the year | 12422 | 22531 |
| 3 | | Number of complaints disposed during the year | 11778 | 22752 |
| | 3.1 | Of which, number of complaints rejected by the bank | 0 | 0 |
| 4 | | Number of complaints pending at the end of the year | 726 | 505 |
| Maintainable complaints received by the bank from OBOs | | | | |
| 5 | | Number of maintainable complaints received by the bank from OBOs | 1947 | 3457 |
| | 5.1. | Of 5, number of complaints resolved in favour of the bank by BOs | 1842 | 3124 |
| | 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs | 105 | 333 |
| | 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 BO Scheme 2006 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 |
| FY 2020-2021 | | | | | |
| Internet/Mobile/Electronic Banking | 81 | 11861 | 261% | 177 | 0 |
| Account opening/difficulty in operation of accounts | 158 | 7763 | 214% | 107 | 0 |
| ATM/Debit Cards | 28 | 1952 | 534% | 5 | 0 |
| Prepaid Instrument | 18 | 438 | -53% | 3 | 0 |
| Others | 482 | 3974 | -46% | 243 | 119 |
| Total | 767 | 25988 | 81% | 535 | 119 |
| FY 2019-2020 | | | | | |
| Internet/Mobile/Electronic Banking | 16 | 3286 | -18% | 81 | 7 |
| Account opening/difficulty in operation of accounts | 6 | 2476 | 199% | 158 | 11 |
| Prepaid Instruments | 0 | 937 | 13286% | 18 | 1 |
| ATM/Debit Cards | 2 | 308 | 19% | 28 | 15 |
| Others | 63 | 7362 | 17% | 482 | 210 |
| Total | 87 | 14369 | | 767 | 244 |