

Customer Complaints Analysis FY2021-22

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

Sr. No	Particulars	FY-2020-21	FY2021-22
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	726	505
2	Number of complaints received during the year	22531	23981
3	Number of complaints disposed during the year	22752	23996
3.1	Of which, number of complaints rejected by the bank	0	424
4	Number of complaints pending at the end of the year	505	490
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	3457	2711
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	3124	2613
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	333	98
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 2021-2022					
Internet/Mobile/Electronic Banking	177	9597	-19.09%	162	13
Account opening/difficulty in operation of accounts	107	1019	-86.87%	16	3
Others	243	13334	235.53%	330	201
ATM/Debit Cards	5	496	-74.59%	4	0
Prepaid Instruments	3	2246	412.79%	22	0
Total	535	26692		534	217
FY 2020-2021					
Internet/Mobile/Electronic Banking	81	11861	261%	177	0
Account opening/difficulty in operation of accounts	158	7763	214%	107	0
Others	482	3974	-46%	243	119
ATM/Debit Cards	28	1952	534%	5	0
Prepaid Instruments	18	438	-53%	3	0
Total	767	25988	81%	535	119