

**Summary information on complaints received by the bank from customers and from the Offices of the Banking Ombudsman FY 2020 -21**

Sr. No		Particulars	31 <sup>st</sup> March, 2021	31 <sup>st</sup> March, 2020
<b>Complaints received by the bank from its customers</b>				
1		No. of complaints pending at the beginning of the year	4,323	8,508
2		No. of complaints received during the year	297,272	417,114
3		No. of complaints disposed during the year	292,133	421,299
	3.1	Of which, number of complaints rejected by the bank	66,141	92,990
4		No. of complaints pending at the end of the year	9,462	4,323
<b>Maintainable complaints received by the bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	8,893	4,814
	5.1	Of 5, number of complaints resolved in favour of the bank by BO	4743	1,610
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	839	556
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	2	1
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	1	Nil

*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
1	2	3	4	5	6
<b>Current Year (FY 20-21)</b>					
ATM/Debit Cards	993	78431	-37%	3476	1216
Internet Banking /Mobile Banking/E-Banking	917	53071	-47%	3855	851
Levy of charges without prior notice/excessive charges/foreclosure charges	169	33679	235%	163	9
Account opening/difficulty in operation of accounts	176	24862	-2%	292	14
Credit Cards	1087	18983	-40%	644	53
Others	981	88246	-29%	1032	250
<b>Total</b>	<b>4323</b>	<b>297272</b>	<b>-29%</b>	<b>9462</b>	<b>2393</b>

<b>Previous Year (FY 19-20)</b>					
ATM/Debit Cards	3056	125268	2%	993	455
Internet Banking /Mobile Banking/E-Banking	2149	100606	20%	917	328
Credit Cards	2303	31904	104%	1087	291
Account opening/difficulty in operation of accounts	154	25264	-40%	176	20
Cheques/drafts/bills	91	21708	-36%	33	4
Others	755	112364	3%	1117	103
<b>Total</b>	<b>8508</b>	<b>417114</b>	<b>2%</b>	<b>4323</b>	<b>1201</b>

*Note: The master list for identifying the grounds of complaints is as prescribed in Master Circular on Strengthening of Grievance Redress Mechanism in Bank (CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21; dtd 27th January, 2021.)*