



Annual Disclosure of Complaints 2020-21

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

Sr No	Particulars	Previous Year	Current Year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	254	480
2	Number of complaints received during the year	15703	22461
3	Number of complaints disposed during the year	15477	22737
3.1	Of which, number of complaints rejected by the bank	5712	12633
4	Number of complaints pending at the end of the year	480	204
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	129	364
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	124	346
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	5	18
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

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
Previous Year					
ATM/Debit Cards	111	6732	525	84	1
Account opening/difficulty in operation of accounts	30	4178	323	114	68
Internet/Mobile/Electronic Banking	92	3124	-27	134	11
Cheques/drafts/bills	0	326	117	16	1
Levy of charges without prior notice/excessive charges/foreclosure charges	2	82	41	2	4
Total	235	14442	979	350	85

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					
Account opening/difficulty in operation of accounts	114	13057	213	37	5
Internet/Mobile/Electronic Banking	134	2908	-7	11	0
ATM/Debit Cards	84	5443	-19	140	0
Cheques/drafts/bills	16	230	-29	5	0
Levy of charges without prior notice/excessive charges/foreclosure charges	2	25	-70	0	0
Total	350	21663	87	193	5



Thank You