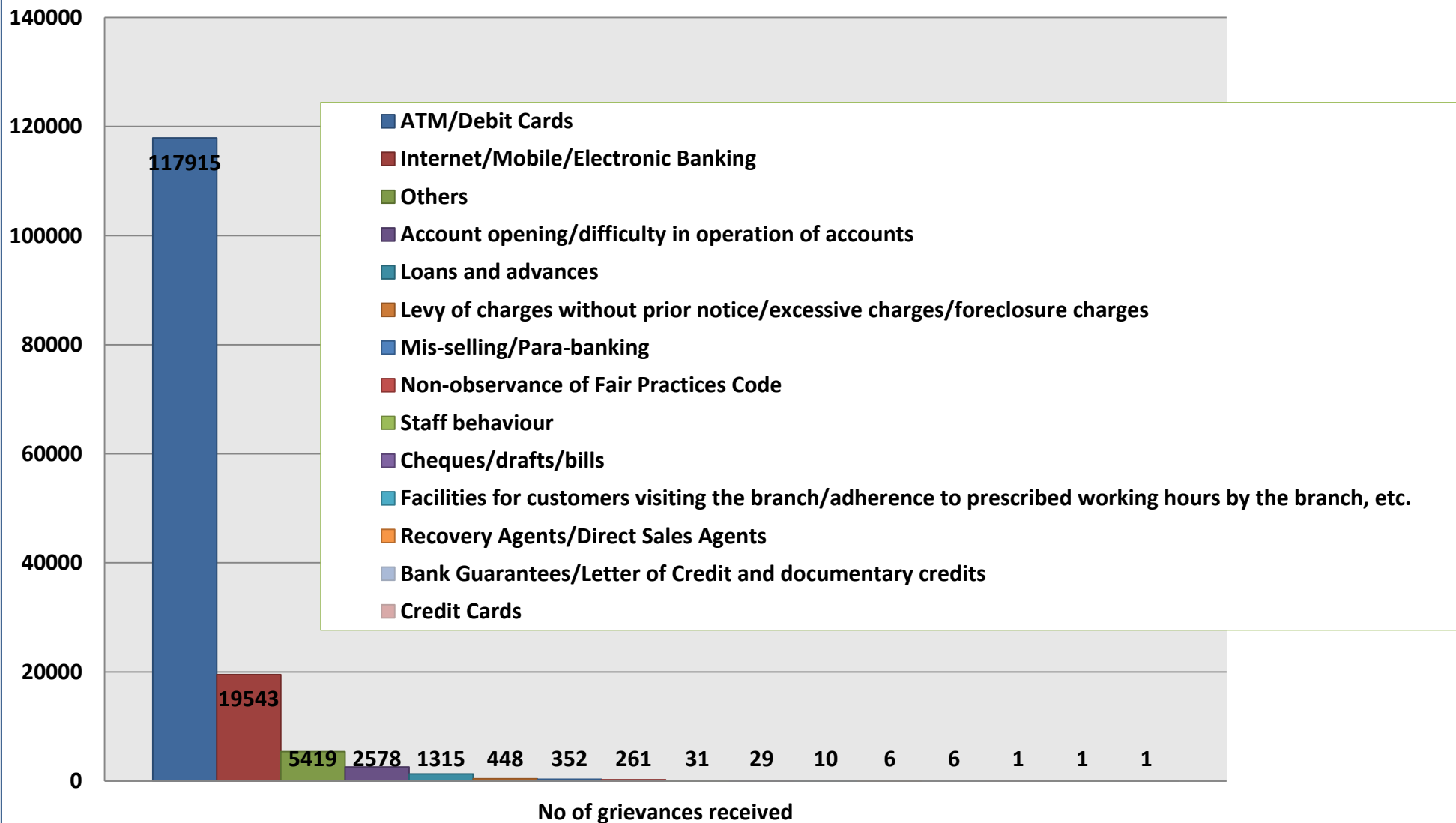


COMPLAINT ANALYSIS FOR THE FY 2020 -21

Nature of grievances	No. of grievances received
ATM/Debit Cards	117915
Internet/Mobile/Electronic Banking	19543
Others	5419
Account opening/difficulty in operation of accounts	2578
Loans and advances	1315
Levy of charges without prior notice/excessive charges/foreclosure charges	448
Mis-selling/Para-banking	352
Non-observance of Fair Practices Code	261
Staff behaviour	31
Cheques/drafts/bills	29
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	10
Recovery Agents/Direct Sales Agents	6
Bank Guarantees/Letter of Credit and documentary credits	6
Credit Cards	1
Total	147914

Nature of Grievances



Disclosure of customer complaints

Sl.No.	Particulars	Year ended March 31, 2021	Year ended March 31, 2020
1	Number of complaints pending at beginning of the year	1,692	1,354
2	Number of complaints received during the year	147,914	200,249
3	Number of complaints disposed during the year	146,108	199,911
	Of which, number of complaints rejected by the bank	46,394	48,386
4	Number of complaints pending at the end of the year	3,498	1,692
Maintainable complaints received by the bank from Banking Ombudsman (BO)			
5	Number of maintainable complaints received by the bank from BOs	757	535
	Of which, number of complaints resolved in favour of the Bank by BOs	243	150
	Of which, number of complaints resolved through conciliation/ mediation/advisories issued by BOs	511	385
	Of which, number of complaints resolved after Passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time(other than those appealed)	-	-

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 days	
	1	2	3	4	5	6	7	8	9	10
	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
ATM/Debit Cards	1,038	1,297	117,915	142,813	(17.43)	100.28	2,481	1,038	119	-
Internet/Mobile/Electronic Banking	87	5	19,543	11,183	74.76	797.51	860	87	-	-
Account opening/difficulty in operation of accounts	35	24	2,578	3,123	(17.45)	172.75	37	35	-	-
Loans and advances	22	17	1,315	777	69.24	46.88	44	22	-	-
Levy of charges without prior notice / excessive charges / foreclosure charges	14	6	448	550	(18.55)	77.42	23	14	-	-
Others	496	5	6,115	41,803	(85.23)	6,072.00	53	496	-	-
Total	1,692	1,354	147,914	200,249	-	-	3,498	1,692	119	-