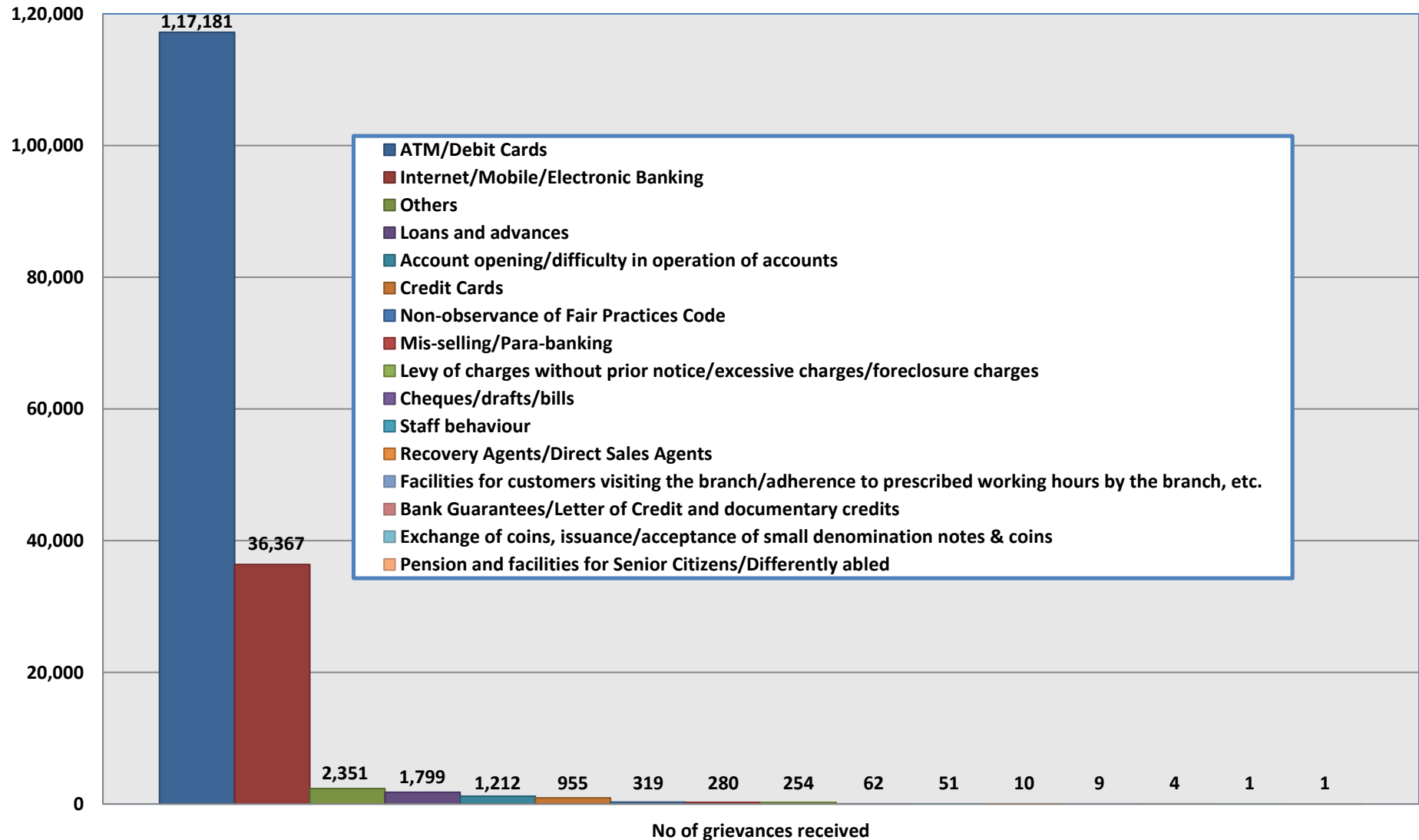


COMPLAINT ANALYSIS FOR THE FY 2021 -22

Nature of grievances	No. of grievances received
ATM/Debit Cards	117,181
Internet/Mobile/Electronic Banking	36,367
Others	2,351
Account opening/difficulty in operation of accounts	1,212
Loans and advances	1,799
Levy of charges without prior notice/excessive charges/foreclosure charges	254
Exchange of coins, issuance/acceptance of small denomination notes & coins	2
Mis-selling/Para-banking	280
Non-observance of Fair Practices Code	319
Pension and facilities for Senior Citizens/Differently abled	1
Staff behaviour	51
Cheques/drafts/bills	62
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	9
Recovery Agents/Direct Sales Agents	10
Bank Guarantees/Letter of Credit and documentary credits	4
Credit Cards	955
Total	160,857

Nature of Grievances



Disclosure of Customer Complaints

Sl.No.	Particulars	Year ended March 31, 2022	Year ended March 31, 2021
1	Number of complaints pending at beginning of the year	3,498	1,692
2	Number of complaints received during the year	160,857	147,914
3	Number of complaints disposed during the year	158,965	146,108
	Of which, number of complaints rejected by the bank	61,018	46,394
4	Number of complaints pending at the end of the year	5,390	3,498
Maintainable complaints received by the bank from Banking Ombudsman (BO)			
5	Number of maintainable complaints received by the bank from BO's	569	757
	Of which, number of complaints resolved in favour of the Bank by BO's	245	243
	Of which, number of complaints resolved through conciliation/mediation/advisories issued by BO's	324	511
	Of which, number of complaints resolved after Passing of Awards by BO's 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, 2022	March 31, 2021	March 31, 2022	March 31, 2021	March 31, 2022	March 31, 2021	March 31, 2022	March 31, 2021	March 31, 2022	March 31, 2021
ATM/Debit Cards	2,481	1,038	117,181	117,915	(0.62)	(17.43)	2,038	2,481	218	119
Internet/Mobile/Electronic Banking	860	87	36,367	19,543	86.09	74.76	3,288	860	795	-
Account opening/difficulty in operation of accounts	37	35	1,212	2,578	(52.99)	(17.45)	14	37	-	-
Loans and advances	44	22	1,799	1,315	36.81	69.24	31	44	-	-
Credit Cards	-	-	955	-	*	*	01	-	-	-
Others	76	510	3,343	6,563	(49.06)	(84.51)	18	76	-	-
Total	3,498	1,692	160,857	147,914	-	-	5,390	3,498	1013	119

* - The bank has introduced credit cards during the Financial Year 2021-22 and hence there are no comparable figures to reported for the previous year