

ANALYSIS OF COMPLAINTS

2020-21

Summary of Complaints 2020-21

Summary information on complaints received by the bank from customers and from the OBOs			
Sr. No	Particulars	Previous year (2019-20)	Current year (2020-21)
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	541	187
2	Number of complaints received during the year	52184	30830
3	Number of complaints disposed during the year	52538	30570
	3.1 Of which, number of complaints rejected by the bank	3422	3458
4	Number of complaints pending at the end of the year	187	447
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	67	306
	5.1 Of 5, number of complaints resolved in favour of the bank by BOs	48	262
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	19	44
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	N.A.	N.A.



Top 5 Grounds of Complaints 2020-21

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
Internet/Mobile/Electronic Banking	183	28469	-44%	409	24
Account opening / difficulty in operation of accounts	2	1745	35%	36	0
Loans and advances	1	390	529%	2	0
Levy of charges without prior notice / excessive charges / foreclosure charges	0	76	-18%	0	0
Mis-selling/Para-banking	0	76	407%	0	0
Total	186	30756	-40.95%	447	24



Top 5 Grounds of Complaints 2019-20

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
Internet/Mobile/Electronic Banking	1	50550	40%	183	0
Account opening / difficulty in operation of accounts	16	1295	18%	2	0
Levy of charges without prior notice / excessive charges / foreclosure charges	1	93	27%	0	0
Loans and advances	0	62	29%	1	0
Staff Behavior	2	18	-54%	0	0
Total	20	52081	39%	186	0

