

# ANALYSIS OF COMPLAINTS

2021-22



## Summary of Complaints: FY 2021-22

Summary information on complaints received by the bank from customers and from the OBOs			
Sr. No.	Particulars	Year ended 31st March 2022	Year ended 31st March 2021
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	447	187
2	Number of complaints received during the year*	35,865	30,830
3	Number of complaints disposed during the year*	35,939	30,570
3.1	Of which, number of complaints rejected by the bank	4,653	3,458
4	Number of complaints pending at the end of the year	373	447
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	586	306
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	535	262
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	51	44
5.3	Of 5, 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)	-	-

\* The above statement of complaint does not include the complaints that were redressed within the next working day (9,376 in FY 2021 - 22 and 1,865 in FY 2020 - 21)

## Top 5 Grounds of Complaints: FY 2021-22

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
ATM/Debit Cards	401	19,196	-20.73%	206	4
Internet/Mobile/Electronic Banking	8	10,947	155.95%	70	21
Account opening /difficulty in operation of accounts	36	4,891	180.29%	62	0
Loans and advances	2	352	-9.74%	14	4
Levy of charges without prior notice/excessive charges/foreclosure charges	0	169	122.37%	3	0
Others	-	310	148%	18	-
<b>Total</b>	<b>447</b>	<b>35,865</b>		<b>373</b>	<b>29</b>

## Top 5 Grounds of Complaints: FY 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
ATM/Debit Cards	179	24,217	-45.82%	401	24
Internet/Mobile/Electronic Banking	4	4,277	-25.68%	8	0
Account opening /difficulty in operation of accounts	2	1,745	18%	36	0
Loans and advances	1	390	29%	2	0
Levy of charges without prior notice/excessive charges/foreclosure charges	0	76	27%	0	0
Others	1	125	-98.68%	-	-
<b>Total</b>	<b>187</b>	<b>30,830</b>		<b>447</b>	<b>24</b>