



Complaint Analysis : FY2021

Disclosure of customer complaints

Particulars	Year ended March 31, 2020	Year ended March 31, 2021
Complaints received by the Bank from its customers¹		
No. of complaints pending at the beginning of the year	20,753	28,549
No. of complaints received during the year	508,434	482,213
No. of complaints disposed during the year	500,638	480,666
Of which, number of complaints rejected by the Bank	119,707	135,531
No. of complaints pending at the end of the year	28,549	30,096
Details of maintainable complaints received		
(i) Number of maintainable complaints received by the bank from Office of Banking Ombudsman (OBOs) ²	11,339	15,579
Of (i), number of complaints resolved in favour of the bank by Banking Ombudsman (BOs)	4,239	5,139
Of (i), number of complaints resolved through conciliation/mediation/advisories issued by BOs ³	7,100	10,440
Of (i), number of complaints resolved after passing of Awards by BOs against the bank
(ii) Number of Awards unimplemented within the stipulated time (other than those appealed)

1.Complaints do not include complaints redressed by the Bank within one working day. Based on regulatory guidance issued to banking industry, the Bank has revised the manner of disclosure. The complaint numbers have been re-stated for the year ended March 31, 2020.

2.Maintainable complaints are as per data received from RBI.

3.Of these, BO has agreed to the representation given by the Bank in 10,036 complaints for the year ended March 31, 2021 (year ended March 31, 2020: 6,794).



Top five grounds of complaints

The following table sets forth top five grounds of complaints received by the Bank from customers.

Grounds of complaints	No. of complaints pending at the beginning of the year	No. of complaints received during the year	% increase/ decrease in the no. of complaints received over the previous year	No. of complaints pending at the end of the year	No. of complaints pending beyond 30 days
Current Year - FY2021					
ATM/Debit Cards	12,266	244,097	(20.0%)	11,760	4,173
Credit Cards	9,026	122,519	7.0%	10,107	2,612
Internet/Mobile/Electronic Banking	5,165	42,104	33.3%	6,877	3,863
Loans and advances	290	14,664	56.8%	268	6
Account opening/difficulty in operation of accounts	215	10,978	30.6%	257	0
Others	1,587	47,851	21.2%	827	74
Total	28,549	482,213	(5.2%)	30,096	10,728
Previous Year - FY2020					
ATM/Debit Cards	15,031	305,131	3.8%	12,266	1,534
Credit Cards	3,328	114,468	51.7%	9,026	2,676
Internet/Mobile/Electronic Banking	1,244	31,589	141.5%	5,165	3,000
Loans and advances	200	9,352	(2.8%)	290	93
Account opening/difficulty in operation of accounts	131	8,405	(15.1%)	215	65
Others	819	39,489	5.2%	1,587	446
Total	20,753	508,434	15.6%	28,549	7,814





Thank you