



Complaints Analysis

FY 2020-21

Summary information on complaints received by the bank from customers and from the OBOs

Sr. No	Particulars	Previous year 19-20	Current year 20-21
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	7642	2496
2.	Number of complaints received during the year	382235	325786*
3.	Number of complaints disposed during the year	387381	323269
3.1	Of which, number of complaints rejected by the bank	82170	87073
4.	Number of complaints pending at the end of the year	2496	5013
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	9154	25777
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	2297	7593
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	6857	18184
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)	NIL	NIL
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			

• Total Complaints include:

- 1,05,221 complaints pertaining to failed remote on us ATM transactions (on other bank's ATMs)
- 10,503 complaints which were closed within one working day (As per the section 16.5 of the RBI's Master Circular on Customer Service in banks dated July 01, 2015 "all complaints redressed within next working day need not be included in the statement of complaints)
- 1,34,675 complaints in the nature of queries and requests.

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
Current Year (FY 2020-21)					
ATM/Debit Cards	1709	170370	-24%	2478	0
Credit Cards	382	107895	3%	707	0
Loans and advances	112	17277	1%	239	0
Internet/Mobile/Electronic Banking	194	13308	-15%	1403	0
Account opening/difficulty in operation of accounts	11	5412	-20%	46	0
Others	88	11524	-20%	140	0
Total	2496	325786[@]	-15%	5013	0
Previous Year (FY 2019-20)					
ATM/Debit Cards	5457	223707	-19%	1709	29
Credit Cards	740	104506	80%	382	0
Loans and advances	269	17063	-6%	112	1
Internet/Mobile/Electronic Banking	637	15740	-13%	194	0
Account opening/difficulty in operation of accounts	71	6780	-1%	11	0
Others	468	14439	-26%	88	3
Total	7642	382235	-4%	2496	33

- All these cases were pending within the stipulated TAT of the bank.

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