

a) **Summary information on complaints received by the bank from customers and from the Offices of the Banking Ombudsman (OBOs):**

Sr. No	Particulars	31 st March, 2022	31 st March, 2021
Complaints received by the bank from its customers(*)			
1.	Number of complaints pending at beginning of the year	9,462	4,323
2.	Number of complaints received during the year	198,146	297,272
3.	Number of complaints disposed during the year	199,413	292,133
3.1	Of which, number of complaints rejected by the bank	85,347	66,141
4.	Number of complaints pending at the end of the year	8,195	9,462
<i>* No of complaints reported for FY21-22 are excluding complaints redressed in 0 & 1 day.</i>			
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	5,737	8,893
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	3,027	4,743
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	426	839
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	2
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	1

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2021 (Previously BO Scheme 2006) and covered within the ambit of the Scheme.

(*) No of complaints reported for FY21-22 are excluding complaints redressed in 0 & 1 day.

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
31st March,2022					
ATM/Debit Cards	3,476	71,703	-9%	3,088	1,727
Internet Banking /Mobile Banking/E-Banking	3,857	50,670	-5%	3,501	517
Account opening/difficulty in operation of accounts	292	14,818	-40%	297	10
Credit Cards	644	11,736	-38%	302	13
Mis-selling/Para-banking	50	7,443	608%	18	0
Others	1,143	41,776	-65%	989	163
Total	9,462	198,146	-33%	8,195	2,430
31st March,2021					
ATM/Debit Cards	993	78,431	-37%	3,476	1,216
Internet Banking /Mobile Banking/E-Banking	917	53,071	-47%	3,857	851

Levy of charges without prior notice/ excessive charges/ foreclosure charges	169	33,679	235%	163	9
Account opening/difficulty in operation of accounts	176	24,862	-2%	292	14
Credit Cards	1,087	18,983	-40%	644	53
Others	981	88,246	-29%	1,030	250
Total	4,323	297,272	-29%	9,462	2,393

Note: The master list for identifying the grounds of complaints is provided in Appendix 1 as prescribed in Master Circular on Strengthening of Grievance Redress Mechanism in Bank (CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21; dtd 27th January, 2021.)

The Bank has compiled the data for the purpose of this disclosure from its internal MIS system.