

**Summary information on complaints received by the Bank from customers and from the Banking Ombudsman**

Particulars	FY19-20	FY20-21
<b>Complaints received by the Bank from its customers</b>		
Number of complaints pending at beginning of the year	167	3,080
Number of complaints received during the year	23,644	33,470
Number of complaints disposed during the year	20,731	34,268
<i>Of which, number of complaints rejected by the Bank</i>	1,950	1,890
Number of complaints pending at the end of the year	3,080	2,282
<b>Complaints received by the Bank from Banking Ombudsman</b>		
Number of complaints received by the Bank from the Banking Ombudsman	481	665
<i>Of which, number of complaints resolved in favour of the Bank by Banking Ombudsman</i>	481	468
<i>Of which, number of complaints resolved through conciliation/mediation/advisories issued by Banking Ombudsman</i>	2	5
<i>Of which, number of complaints resolved after passing of Awards</i>	0	0
Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Top 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
<b>Current Year (20-21)</b>						
Ground - 1	<b>Loans and Advances</b>					
	(a) Rate of Interest Disputes	334	9,641	206%	942	382
	(b) Part payment/foreclosure credits					
(c) Others						
Ground - 2	<b>ATM/Debit Cards</b>					
	(a) Cash not dispensed at other ATMs	198	9,372	3%	240	30
	(b) Errors at point of sale transactions					
(c) Others						
Ground - 3	<b>Internet/Mobile/Electronic Banking</b>					
	(a) Payment gateway transaction disputes	685	5,539	81%	264	106
	(b) Internet Banking login/password issues					
(c) Others						
Ground - 4	<b>Account opening/difficulty in operation of accounts</b>					
	(a) Transactions submitted at branches	235	5,069	52%	418	80
	(b) Instruction updates					
(c) Others						
Ground - 5	<b>Para-Banking</b>					
	(a) Policy documents not received (Loans related)	60	623	34%	178	141
	(b) Policy Documents Not Received (Health/Life Insurance)					
(c) Others						
Ground - 6	<b>Mis-selling</b>					
	(a) Information given by front-line	28	417	24%	55	39
	(b) Information related wrt gold loan					
(c) Others						
Ground - 7	<b>Others</b>					
	(a) SMS/Email alerts sent but not received	1,540	2,809	-34%	185	116
	(b) Charges related disputes					
<b>Total</b>		<b>3,080</b>	<b>33,470</b>	<b>42%</b>	<b>2,282</b>	<b>894</b>

Previous Year (FY19-20)										
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				
<b>Ground - 1</b>	<b>ATM/Debit Cards</b>		<b>9,064</b>		<b>198</b>	<b>28</b>				
	<i>(a) Cash not dispensed at other ATMs</i>									
	<i>(b) Errors at point of sale transactions</i>									
	<i>(c) Others</i>									
<b>Ground - 2</b>	<b>Account opening/difficulty in operation of accounts</b>									
	<i>(a) Transactions submitted at branches</i>						<b>3,324</b>		<b>235</b>	<b>121</b>
	<i>(b) Instruction updates</i>									
<i>(c) Others</i>										
<b>Ground - 3</b>	<b>Loans and advances</b>									
	<i>(a) Rate of Interest Disputes</i>						<b>3,154</b>		<b>334</b>	<b>171</b>
	<i>(b) Part payment/foreclosure credits</i>									
<i>(c) Others</i>										
<b>Ground - 4</b>	<b>Internet/Mobile/Electronic Banking</b>									
	<i>(a) Payment gateway transaction disputes</i>	<b>3,054</b>		<b>685</b>	<b>502</b>					
	<i>(b) Internet Banking login/password issues</i>									
<i>(c) Others</i>										
<b>Ground - 5</b>	<b>Para-Banking</b>									
	<i>(a) Policy documents not received (Loans related)</i>	<b>466</b>		<b>60</b>	<b>47</b>					
	<i>(b) Policy Documents Not Received (Health/Life Insurance)</i>									
<i>(c) Others</i>										
<b>Ground - 6</b>	<b>Mis-selling</b>									
	<i>(a) Information given by front-line</i>	<b>337</b>		<b>28</b>	<b>7</b>					
	<i>(b) Information related wrt gold loan</i>									
<i>(c) Others</i>										
<b>Ground - 7</b>	<b>Others</b>									
	<i>(a) SMS/Email alerts sent but not received</i>	<b>4,245</b>		<b>1,540</b>	<b>1,296</b>					
<i>(b) Charges related disputes</i>										
<b>Total</b>			<b>23,644</b>		<b>3,080</b>	<b>2,172</b>				

**Notes:**

The Bank has an “Integrated Complaints Management System” for handling redressal of complaints. In FY2021, yet again, the Bank took several measures to streamline the process of complaints management in order to improve service levels.

Since Quarter 1 FY2021, the Covid-19 pandemic has impacted India. This resulted in the country announcing a nation-wide lockdown. The quarantine measures affected day-to-day activities of the Bank to some extent resulting in delays in providing timely customer service. The increase in complaints in Loans and Advances is primarily due to moratorium related issues. In complaints pertaining to Internet/Mobile/Electronic Banking, the increase in payment gateway issues is on account of a migration of online transaction service provider. In Quarter 4 FY2021, the Bank had also upgraded its Core Banking System resulting in some delays in processing transactions during the migration.