

Disclosure of Complaints-2018-19

SCHEDULE 18 - Notes forming part of the financial statements for the year ended March 31, 2019 (All amounts in crore of, unless otherwise specified)

A.

a) Customer complaints

Particulars	March 31, 2019	March 31, 2018
No. of complaints pending at the beginning of the year	81	63
No. of complaints received during the year	3452	2826
No. of complaints redressed during the year	3526	2808
No. of complaints pending at the end of the year	7	81

b) ATM transaction disputes relating to the Bank's customers on the Bank's ATMs

Particulars	March 31, 2019	March 31, 2018
No. of complaints pending at the beginning of the year	4	NIL
No. of complaints received during the year	748	523
No. of complaints redressed during the year	746	523
No. of complaints pending at the end of the year	6	4

c) ATM transaction disputes relating to the Bank's customers on other banks' ATMs

Particulars	March 31, 2019	March 31, 2018
No. of complaints pending at the beginning of the year	12	NIL
No. of complaints received during the year	6373	2210
No. of complaints redressed during the year	6366	2120
No. of complaints pending at the end of the year	19	12

d) Total customer complaints and ATM transaction disputes [total of tables (A), (B) and (C) above]

Particulars	March 31, 2019	March 31, 2018
No. of complaints pending at the beginning of the year	97	63
No. of complaints received during the year	10,573	5559
No. of complaints redressed during the year	10,638	5541
No. of complaints pending at the end of the year	32	87

B Awards Passed by the Banking Ombudsman

Particulars	March 31, 2019	March 31, 2018
No. of unimplemented Awards at the beginning of the year	NIL	NIL
No. of Awards passed by the Banking Ombudsmen during the year	NIL	NIL
No. of Awards implemented during the year	NIL	NIL
No. of unimplemented Awards at the end of the year	NIL	NIL

The above details are as furnished by the Management and relied upon by the Auditors.