

Disclosure of Complaints-2019-20

SCHEDULE 18 - Notes forming part of the financial statements for the year ended March 31, 2020 (All amounts in crore of, unless otherwise specified)

A.

a) Customer complaints

Particulars	March 31, 2020	March 31, 2019
No. of complaints pending at the beginning of the year	7	81
No. of complaints received during the year	1979	3452
No. of complaints redressed during the year	1932	3526
No. of complaints pending at the end of the year	54	7

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

Particulars	March 31, 2020	March 31, 2019
No. of complaints pending at the beginning of the year	6	4
No. of complaints received during the year	547	748
No. of complaints redressed during the year	549	746
No. of complaints pending at the end of the year	4	6

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

Particulars	March 31, 2020	March 31, 2019
No. of complaints pending at the beginning of the year	19	12
No. of complaints received during the year	2513	6373
No. of complaints redressed during the year	2516	6366
No. of complaints pending at the end of the year	16	19

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

Particulars	March 31, 2020	March 31, 2019
No. of complaints pending at the beginning of the year	32	97
No. of complaints received during the year	5039	10,573
No. of complaints redressed during the year	4997	10,638
No. of complaints pending at the end of the year	74	32

B Awards Passed by the Banking Ombudsman

Particulars	March 31, 2020	March 31, 2019
No. of unimplemented Awards at the beginning of the year	NIL	NIL
No. of Awards passed by the Banking Ombudsmen during the year	3	NIL
No. of Awards implemented during the year	3	NIL
No. of unimplemented Awards at the end of the year	NIL	NIL