

## Disclosure of Complaints-2020-21

**SCHEDULE 18 - Notes forming part of the financial statements for the year ended March 31, 2021 (All amounts in crore of, unless otherwise specified)**

- A.**  
**a)** Summary information on complaints received by the bank from customers and from the OBOs

S.No	Particulars	March 31, 2021	March 31, 2020
1	No. of complaints pending at the beginning of the year	54	7
2	No. of complaints received during the year	2410	1867
3	No. of complaints disposed during the year	2401	1820
3.1	Of which, number of complaints rejected by the bank	4	3
4	Number of complaints pending at the end of the year	63	54
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	239	112
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	229	109
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	10	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	3
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

**B. Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to	No. of complaints pending at the beginning of the year	No. of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	No. of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 day
<b>2020-21</b>					
Internet/Mobile/Electronic Banking	19	920	24% increase	8	
Account opening/difficulty in operation of accounts	10	698	196% increase	28	1
Levy of charges without prior notice/excessive charges/foreclosure charges	7	480	256% increase	3	
Loans and advances	5	295	34% increase	17	
ATM/Debit Cards	11	178	2% increase	5	
Others	2	78	67% increase	2	
<b>Total</b>	<b>54</b>	<b>2649</b>		<b>63</b>	<b>1</b>
<b>2019-20</b>					
Internet/Mobile/Electronic Banking	0	742	315% increase	19	
Loans and advances	3	449	155% increase	10	
Account opening/difficulty in operation of accounts	2	236	24% increase	7	
ATM/Debit Cards	1	181	41% increase	5	
Levy of charges without prior notice/excessive charges/foreclosure charges	1	135	29% increase	11	
Others		236	90% increase	2	1
<b>Total</b>	<b>7</b>	<b>1979</b>		<b>54</b>	<b>1</b>