

Disclosure of Complaints-2021-22

SCHEDULE 18 - Notes forming part of the financial statements for the year ended March 31, 2022 (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, 2022	March 31, 2021
1	No. of complaints pending at the beginning of the year	63	54
2	No. of complaints received during the year	2141	2410
3	No. of complaints disposed during the year	2144	2401
24013.1	Of which, number of complaints rejected by the bank	2	
44	Number of complaints pending at the end of the year	60	63
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	359	239
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	350	229
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	9	10
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		

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
2021-22					
Account opening/difficulty in operation of accounts	28	733	5% increase	19	
Internet/Mobile/Electronic Banking	8	512	44% increase	14	1
Levy of charges without prior notice/excessive charges/foreclosure charges	3	433	10% increase		
Loans and advances	17	431	46% increase	15	
ATM/Debit Cards	5	154	13% increase	1	
Others	2	237	204% increase	11	
Total	63	2500		60	1
2020-21					
Account opening/difficulty in operation of accounts	10	698	196% increase	28	1
Internet/Mobile/Electronic Banking	19	920	24% increase	8	
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	
Total	54	2649		63	1