

Enhanced Disclosure to be made by Banks on complaints and grievance redress

Sl No.		Particulars	Previous Year (2019-20)	Current Year (2020-21)
<b>Complaints received by the Bank from its customers</b>				
1		Number of complaints pending at beginning of the year	139029	176057
2		Number of complaints received during the year	3808400	3131509
3		Number of complaints disposed during the year	3771372	3161286
	3.1	Of which, number of complaints rejected by the Bank	148436	120191
4		Number of complaints pending at the end of the year	176057	146280
<b>Maintainable complaints received by the Bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	53083	58956
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	39342	54680 @
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	7065	12024 @
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the Bank.	15	6
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	4	0

@ Includes 9128 complaints pending as on 01.04.2020

## Top five grounds of complaints received by the Bank from customers

Grounds of complaints (ie 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
<b>Current Year - 2020-21</b>					
ATM/Debit Card	114230	1804653	(-) 33.25	64100	10946
INB / MB	51819	570711	(-) 9.50	43015	22620
Bank Charges levied	667	62482	48.99	4016	361
Operation of accounts	585	32285	80.05	3459	683
Cheque Book related	73	12163	167.55	660	96
Others	8683	649215	54.64	31030	350
<b>Total</b>	<b>176057</b>	<b>3131509</b>	<b>(-) 17.77</b>	<b>146280</b>	<b>35056</b>
<b>Previous Year - 2019-20</b>					
ATM/Debit Card	107785	2703608	(-) 15.31	114230	69973
INB / MB	27753	630611	79.83	51819	29942
Bank Charges levied	2166	31871	1225.2	667	71
Operation of accounts	672	17931	2796.77	585	128
Cheque Book related	274	4546	1056.74	73	7
Others	379	419833	(-) 37.81	8683	55
<b>Total</b>	<b>139029</b>	<b>3808400</b>	<b>(-) 9.77</b>	<b>176057</b>	<b>100176</b>