

Disclosure of Complaints (01.04.2018 to 31.03.2019)

A. Customer Complaints (Other than ATM)

a)	No. of complaint pending at the beginning of the year	25
b)	No. of complaints received during the year	445
c)	No. of complaints redressed during the year	440
d)	No. of complaints pending at the end of the year	30

B. ATM Complaints

a)	No. of complaint pending at the beginning of the year	Nil
b)	No. of complaints received during the year	22892
c)	No. of complaints redressed during the year	22892
d)	No. of complaints pending at the end of the year	Nil

- i) **No. of complaints received from CSB branches: 11390**
ii) **No. of charge back complaints received through NFS-DMS: 11502**

C. Awards passed by the Banking Ombudsman

a)	No. of unimplemented Awards at the beginning of the year	Nil
b)	No. of awards passed by the Banking Ombudsman during the year	Nil
c)	No. of Awards implemented during the year	Nil
d)	No. of unimplemented Awards at the end of the year	Nil

Complaint received from	Pending complaints as on 31.03.2018	Complaint received during 01.04.2018 to 31.03.2019	Complaint disposed during 01.04.2018 to 31.03.2019	Pending complaints as on 31.03.2019
Directly to HO from customer	6	124	107	23
From RBI	Nil	15	10	5
From Banking Ombudsman	3	12	13	2