

**A. Complaints received by the bank from its customers**

	31.03.2021	31.03.2020
1. No. of complaints pending at the beginning of the year	134	30
2. No. of complaints received during the year	6555	20839
3. No. of complaints disposed during the year	6551	20735
3.1 Of which, number of complaints rejected by the bank	176	100
4. No. of complaints pending at the end of the year	138	134

**B. Maintainable complaints received by the bank from offices of the Banking Ombudsman (OBOs)**

	31.03.2021	31.03.2020
5. No of maintainable complaints received by the bank from OBOs	76	28
5.1 No of Complaints resolved in favour of the bank by BOs	71*	19**
5.2 No of Complaints resolved through conciliation/ mediation/ advisories issued by the BOs	4	1
5.3 No of Complaints resolved after passing of awards by BOs against the Bank	0	0
6. No of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

\*- 1 complaint pending    \*\* - 8 complaints pending

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

Grounds of complaints, (i.e. 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
1	2	3	4	5	6
<b>Year ended 31.03.2021</b>					
Ground – 1 - ATM	Nil	3242	(80.49%)	41	6
Ground – 2 Mobile Banking	49	675	(12.90%)	0	0
Ground – 3 Accounts related	15	574	(32.78%)	33	4
Ground – 4 Internet Banking	13	557	(63.03 %)	0	0
Ground – 5 UPI	21	476	7.93%	8	0
Others	36	1031	60.09%	56	22
<b>Total</b>	134	6555		138	32

<b>Year ended 31.03.2020</b>					
Ground – 1 ATM	NIL	16618	(27.4%)	Nil	Nil
Ground – 2 Mobile Banking	6	775	6.9%	13	11
Ground – 3 Accounts Related	13	1939	335%	72	32
Ground – 4 Internet Banking	11	1507	(18.4%)	49	13
<b>Total</b>	30	20839		134	56