

# I. Complaints received by the Bank from its customers

	Year ended March 31, 2022	Year ended March 31, 2021
1. No. of complaints pending at the beginning of the year	138	134
2. No. of complaints received during the year	9071	6555
3. No. of complaints disposed during the year	9139	6551
3.1 Of which, number of complaints rejected by the Bank	207	176
4. No. of complaints pending at the end of the year	70	138

# II. Maintainable complaints received by the Bank from Offices of the Banking Ombudsman (OBOs)

	Year ended March 31, 2022	Year ended March 31, 2021
1. No of maintainable complaints received by the Bank from OBOs	122	76
1.1 No of Complaints resolved in favour of the Bank by Bos	118*	71**
1.2 No of Complaints resolved through conciliation/ mediation/ advisories issued by the Bos	2	4
1.3 No of Complaints resolved after passing of awards by BOs against the Bank	0	0
2. No of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

\* 2 complaints pending \*\* 1 complaint pending

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

## a) Top five grounds of complaints received by the Bank from customer

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
Year ended March 31, 2022					
Ground – 1 – ATM/Debit Cards	41	3593	10.83	8	3
Ground-2 Internet/Mobile/Electronic Banking	8	3316	94.15	18	1
Ground – 3 Account opening/difficulty in operation of accounts	33	897	56.27	14	0
Ground 4 – Others	56	1265	22.70	30	5
Total	138	9071		70	9

Year ended March 31, 2021					
Ground – 1 – ATM/Debit Cards	Nil	3242	-80.49%	41	6
Ground-2 Internet/Mobile/Electronic Banking	83	1708	-37.27%	8	0
Ground – 3 Account opening/difficulty in operation of accounts	15	574	-32.78%	33	4
Ground 4 – Others	36	1031	60.09%	56	22
<b>Total</b>	<b>134</b>	<b>6555</b>		<b>138</b>	<b>32</b>