

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

| SI No.  |     | Particulars   | Previous Year<br>(2020-21) | Current Year<br>(2021-22) |
|---|-----|---|----------------------------|---------------------------|
| <b>Complaints received by the Bank from its customers</b>     |     |   |                            |                           |
| 1   |     | Number of complaints pending at beginning of the year                                       | <b>176057</b>              | <b>146280</b>             |
| 2   |     | Number of complaints received during the year   | <b>3131509</b>             | <b>3452782</b>            |
| 3   |     | Number of complaints disposed during the year   | <b>3161286</b>             | <b>3416850</b>            |
|   | 3.1 | Of which, number of complaints rejected by the Bank   | <b>120191</b>              | <b>93618</b>              |
| 4   |     | Number of complaints pending at the end of the year   | <b>146280</b>              | <b>182212</b>             |
| <b>Maintainable complaints received by the Bank from OBOs</b> |     |   |                            |                           |
| 5   |     | Number of maintainable complaints received by the bank from OBOs                            | <b>58956 #</b>             | <b>45693 #</b>            |
|   | 5.1 | Of 5, number of complaints resolved in favour of the bank by BOs                            | <b>54680</b>               | <b>35297</b>              |
|   | 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs | <b>12024</b>               | <b>8664</b>               |
|   | 5.3 | Of 5, number of complaints resolved after passing of Awards by BOs against the Bank.        | <b>6</b>                   | <b>1</b>                  |
| 6   |     | Number of Awards unimplemented within the stipulated time (other than those appealed)       | <b>0</b>                   | <b>0</b>                  |

# Including complaints which were pending as at the end of the FY 2020 -21 and carried over to FY 2021-22.

## 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 - 2021-22</b>                     |   |   |   |   |   |
| ATM/Debit Card                                    | 64100   | 1883728                                       | 4.38  | 65097   | 30313   |
| INB / MB  | 43015   | 1343568                                       | 135.42  | 97236   | 67738   |
| Bank Charges levied                               | 4016  | 55280   | (-) 11.53   | 3766  | 3410  |
| Operation of accounts                             | 3459  | 24529   | (-) 24.02   | 8339  | 3127  |
| Cheque Book related                               | 660   | 20432   | 67.98   | 1694  | 1056  |
| Others  | 31030   | 125245  | (-) 80.71   | 6080  | 683   |
| <b>Total</b>                                      | <b>146280</b>   | <b>3452782</b>                                | <b>10.26</b>  | <b>182212</b>                                       | <b>106327</b>                                     |
| <b>Previous 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>                                      |