

Grievance Analysis: FY 2020 - 2021

Grievance summary

Fy'20-21



Complaints received and redressed	FY 2020 - 2021
No. of complaints pending at the beginning of the period	54
No. of complaints received during the period	2649
No. of complaints redressed during the period	2640
No. of complaints pending at the end of the period	63

Awards Passed by the Banking Ombudsman	FY 2020 - 2021
No. of unimplemented Awards at the beginning of the period	Nil
No. of Awards passed by the Banking Ombudsmen during the period	Nil
No. of Awards implemented during the period	Nil
No. of unimplemented Awards at the end of the period	Nil

Grievance Analysis

Fy'20-21



Area of complaint	Contribution
Internet/Mobile/Electronic Banking	35%
Account opening/difficulty in operation of accounts	26%
Levy of charges without prior notice/excessive charges/foreclosure charges	18%
Loans and advances	11%
ATM/Debit Cards	7%
Top 5 areas - Total	97%