

Enhanced disclosures to be made by banks on complaints and grievance redress

Summary information on complaints received by the bank from customers and from the OBOs

Sr. No	Particulars	Previous year (FY 2019-20)	Current year (FY 2020-21)
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	06	16
2.	Number of complaints received during the year	413	772
3.	Number of complaints disposed during the year	403	768
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year	16	20
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	351	694
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	277	666
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by BOs	50	60
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	1	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in <u>BO Scheme 2006</u> and covered within the ambit of the Scheme			

Note:

* Number of BO complaints pending at the beginning of FY2019-20-----11

** Number of BO complaints pending at the beginning of FY2020-21-----34

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
Ground – 1 (Levy of charges without prior notice)	0	1	100	0	0
Ground – 2 (Staff Behavior)	0	92	29	1	0
Ground – 3 (Loans and Advances)	2	156	108	0	0
Ground – 4 (Internet/ Mobile Banking/ E-Banking)	0	15	1400	0	0
Ground – 5 (ATM/ Debit Cards)	0	28	133	0	0
Others	14	480	89	19	0
Total	16	772	87	20	0

Previous Year (FY 2019-20)					
Ground – 1 (Levy of charges without prior notice)		0		0	0
Ground – 2 (Staff Behavior)		71		0	0
Ground – 3 (Loans and Advances)		75		2	0
Ground – 4 (Internet/ Mobile Banking/ E-Banking)		1		0	0
Ground – 5 (ATM/ Debit Cards)		12		0	0
Others		254		14	0
Total		413		2	0
Note : The master list for identifying the grounds of complaints is provided in Appendix 1 .					

Appendix I

Strengthening of Grievance Redress Mechanism in Banks

Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks.

1. ATM / Debit Cards
2. Credit Cards
3. Internet / Mobile / Electronic Banking
4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para-banking
6. Recovery Agents / Direct Sales Agents
7. Pension and facilities for senior citizens / differently abled
8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges
10. Cheques / drafts / bills
11. Non-observance of Fair Practices Code
12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits
14. Staff behaviour
15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc.
16. Others