

# Complaint Analysis 2021 - 22



# Complaint Summary (2021-22)

| <b>Complaints received and redressed</b>                     | <b>FY 2021-22</b> |
|--|-------------------|
| <b>Number of complaints pending at beginning of the year</b> | <b>17,525</b>     |
| <b>Number of complaints received during the year</b>         | <b>9,35,005</b>   |
| <b>Number of complaints disposed during the year</b>         | <b>9,07,526</b>   |
| <b>Number of complaints pending at the end of the year</b>   | <b>45,004</b>     |

# Banking Ombudsman Summary (2021-22)

| <b>BO Awards</b>   | <b>FY 2021-22</b> |
|--|-------------------|
| <b>No. of unimplemented awards at the beginning of the year</b>      | <b>NIL</b>        |
| <b>No. of awards passed by the Banking Ombudsman during the year</b> | <b>NIL</b>        |
| <b>No. of awards implemented during the year</b>                     | <b>NIL</b>        |
| <b>No. of unimplemented awards at the end of the year</b>            | <b>NIL</b>        |

# Complaints – Top 5 Areas

| <b>Areas of Complaint</b>                       | <b>FY 2021-22<br/>Contribution %</b> |
|---|--------------------------------------|
| <b>Sales and Campaign</b>                       | <b>7%</b>                            |
| <b>ATM Issuing Dispute</b>                      | <b>7%</b>                            |
| <b>Excess Credit in Loan Account</b>            | <b>6%</b>                            |
| <b>Mobile (Digital Banking)-UPI</b>             | <b>5%</b>                            |
| <b>Max Life (Cancellation/Policy Surrender)</b> | <b>4%</b>                            |

**Thank You**