



# Annual Disclosure of Complaints 2020-21

## Summary information on complaints received by the Bank from customers and from the OBO

Sr. No		Particulars	#Previous Year	Current Year
<b>Complaints received by the Bank from its customers</b>				
1		Number of complaints pending at the beginning of the year	-	-
2		Number of complaints received during the year	-	114
3		Number of complaints disposed during the year	-	111
	3.1	Of which, number of complaints rejected by the Bank	-	-
4		Number of complaints pending at the end of year	-	3
<b>Maintainable complaints received by the Bank from OBOs</b>				
5		Number of maintainable complaints received by the Bank from OBOs	-	104*
	5.1	Of 5, number of complaints resolved in favour of the Bank by BOs	-	100
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	2
	5.3	Of 5, number of complaints resolved after passing of Awards by BO against the Bank	-	2
6	-	Number of Awards unimplemented within the stipulated time (Other than those appealed)	-	-

\* There are 59 unique account numbers for which the Bank has received complaints from OBOs.

# Bank started operations in Jan-2020 and there were "NIL" complaints either from OBO or customers during FY2019-20

## 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
<b>FY 2020-2021</b>					
A/c opening / difficulty in operation of a/cs	-	51	N/A	-	-
Others	-	27	N/A	-	-
Internet / Mobile / Electronic Banking	-	23	N/A	1	-
ATM / Debit Cards	-	12	N/A	2	-
Levy of charges without prior notice / excessive charges / foreclosure charges	-	1	N/A	-	-
# Bank started operations in Jan-2020 and there were "NIL" complaints either from OBO or customers during FY2019-20					