

# Complaint Analysis 2020 - 21



# Complaint Summary (2020-21)

<b>Complaints received and redressed</b>	<b>FY 2020-21</b>
<b>Number of complaints pending at beginning of the year</b>	<b>965</b>
<b>Number of complaints received during the year</b>	<b>3,60,342</b>
<b>Number of complaints disposed during the year</b>	<b>3,43,782</b>
<b>Number of complaints pending at the end of the year</b>	<b>17,525</b>

# Banking Ombudsman Summary (2020-21)

<b>BO Awards</b>	<b>FY 2020-21</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>1</b>
<b>No. of awards implemented during the year</b>	<b>1</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 2020-21 Contribution %</b>
<b>ATM Issuing Dispute</b>	<b>19%</b>
<b>Excess Credit in Loan Account</b>	<b>10%</b>
<b>Transaction and Chargeback Related</b>	<b>8%</b>
<b>Recycler Deposit</b>	<b>8%</b>
<b>Sales and Campaign</b>	<b>6%</b>

**Thank You**