

Annual Statement of Complaint 2019-20 and Analysis on Complaints

Customer Complaints

(A) Customer complaints other than ATM transaction dispute

	Particulars	31 st March, 2020	31 st March, 2019
(a)	No. of complaints pending at the beginning of the year	1017	418
(b)	No. of complaints received during the year	148344	190018
(c)	No. of complaints redressed during the year	148148	189419
(d)	No. of complaints pending at the end of the year	1213	1017

(B) Complaints related to ATM transaction disputes / POS-Ecom disputes / IMPS-UPI disputes / Fraud disputes

	Particulars	31 st March, 2020	31 st March, 2019
(a)	No. of complaints pending at the beginning of the year	7491	94
(b)	No. of complaints received during the year	268770	216980
(c)	No. of complaints redressed during the year	273151	209583
(d)	No. of complaints pending at the end of the year	3110	7491
(e)	Complaints per ten thousand transactions	156.60	172.42

Total Customer Complaints (total of tables A and B)

	Particulars	31 st March, 2020	31 st March, 2019
(a)	No. of complaints pending at the beginning of the year	8,508	512
(b)	No. of complaints received during the year	4,17,114	4,06,998
(c)	No. of complaints redressed during the year	4,21,299	3,99,002
(d)	No. of complaints pending at the end of the year	4,323	8,508

Status of Awards passed by the Banking Ombudsman:

	Particulars	31 st March, 2020	31 st March, 2019
(a)	No. of unimplemented Awards at the beginning of the year	Nil	Nil
(b)	No. of Awards passed by the Banking Ombudsman during the year	2	Nil
(c)	No. of Awards implemented during the year	1	Nil
(d)	No. of unimplemented Awards at the end of the year	1	Nil

Top 5 Complaints:

SR. No.	Top Complaint Category	# No.	% of Overall Complaints
1	Transaction disputes at Point of Sale or E Commerce	135337	32%
2	Cash Withdrawal Dispute at other Bank ATM	92962	22%
3	Transaction Processing Related	30181	7%
4	IMPS-UPI Recall or Beneficiary information	20860	5%
5	Cash Withdrawal Dispute at Kotak ATM or details retrieval	19611	5%