



### Analysis and Disclosure of Customer Complaints- FY2020-21

Summary information on complaints received by the bank from customers and from the Office of Ombudsman					
Sr. No	Particulars			Previous year (19-20)	Current year (20-21)
<b>Complaints received by the bank from its customers</b>					
1		Number of complaints pending at beginning of the year		280	51
2		Number of complaints received during the year		27,632	25,170
3		Number of complaints disposed during the year		27,861	24,964
	3.1	Of which, number of complaints rejected by the bank		13	64
4		Number of complaints pending at the end of the year		51	257
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>					
5		Number of maintainable complaints received by the bank from Office of Ombudsman		32	58
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		31	52
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman		1	3
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank		0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)		0	0
<b>Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Banking Ombudsman Scheme, 2006 and covered within the ambit of the Scheme.</b>					



**Utkarsh Small Finance Bank**

**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>Current Year (20-21)</b>					
<b>Ground - 1 (Internet/Mobile/Electronic Banking)</b>	10	5,617	24%	33	0
<b>Ground - 2 (ATM/Debit Cards)</b>	15	2,720	(33%)	40	1
<b>Ground - 3 (Loans and advances)</b>	0	1,372	(58%)	1	0
<b>Ground - 4 (Account opening/difficulty in operation of accounts)</b>	7	390	286%	13	0
<b>Ground - 5 (Mis-selling/Para-banking)</b>	0	201	(41%)	1	0
<b>Others</b>	19	14,870	(3%)	169	0
<b>Total</b>	51	25,170	(9%)	257	1
<b>Previous Year (19-20)</b>					
<b>Ground - 1 (Internet/Mobile/Electronic Banking)</b>	28	4,537	86%	10	0
<b>Ground - 2 (ATM/Debit Cards)</b>	8	4,072	344%	15	3
<b>Ground - 3 (Loans and advances)</b>	53	3,230	(0.31%)	0	0
<b>Ground - 4 (Staff behavior)</b>	0	342	11300%	0	0
<b>Ground - 5 (Mis-selling/Para-banking)</b>	0	166	774%	0	0
<b>Others</b>	191	15,285	70%	26	0
<b>Total</b>	280	27,632	77%	51	3