



Analysis and Disclosure of Customer Complaints- FY2021-22

Summary information on complaints received by the bank from customers and from the Offices of Ombudsman				
Sr. No	Particulars		Previous Year (20-21)	Current year (21-22)
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	51	239
2		Number of complaints received during the year*	12,615	18,469
3		Number of complaints disposed during the year*	12,427	18,566
	3.1	Of which, number of complaints rejected by the bank	64	79
4		Number of complaints pending at the end of the year	239	142
Maintainable complaints received by the bank from Office of Ombudsman				
5		Number of maintainable complaints received by the bank from Office of Ombudsman	58	47
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	52	46
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	3	1
	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
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				
<i>The above information (refer the * marked) does not include complaints redressed within 1 (one) working day.</i>				



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
Current Year (21-22)					
Ground - 1 (Account opening/difficulty in operation of accounts)	112	4,998	37%	25	0
Ground - 2 (Internet/Mobile/Electronic Banking)	37	4,912	69%	27	0
Ground - 3 (ATM/Debit Cards)	33	3,817	109%	52	0
Ground - 4 (Loans and advances)	1	1,293	153%	14	0
Ground - 5 (Mis-selling/Para-banking)	0	420	57%	0	0
Others	56	3,029	-12%	24	0
Total	239	18,469	46%	142	0
Previous Year (20-21)					
Ground - 1 (Account opening/difficulty in operation of accounts)	2	3,658	-56%	112	0
Ground - 2 (Internet/Mobile/Electronic Banking)	15	2,907	-17%	37	1
Ground - 3 (ATM/Debit Cards)	10	1,825	-48%	33	0
Ground - 4 (Loans and advances)	0	512	-81%	1	0
Ground - 5 (Mis-selling/Para-banking)	2	268	-73%	0	0
Others	22	3,445	-2%	56	0
Total	51	12,615	-44%	239	1