



Utkarsh Small Finance Bank

## Analysis and Disclosure of Customer Complaints- FY2022-23

Summary information on complaints received by the bank from customers and from the OBOs				
Sr. No	Particulars		Previous Year (21-22)	Current year (22-23)
<b>Complaints received by the bank from its customers</b>				
1		Number of complaints pending at beginning of the year	239	142
2		Number of complaints received during the year	18469	20799
3		Number of complaints disposed during the year	18566	20703
	3.1	Of which, number of complaints rejected by the bank	79	134
4		Number of complaints pending at the end of the year	142	238
<b>Maintainable complaints received by the bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	47	114
	5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	46	57
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	1	55
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs 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 BO Scheme 2006 and covered within the ambit of the Scheme.</b>				

**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 (22-23)</b>					
<b>Ground - 1 (Account opening/difficulty in operation of accounts)</b>	25	7140	43%	7	0
<b>Ground - 2 (Internet/Mobile/Electronic Banking)</b>	27	4828	-2%	46	0
<b>Ground - 3 (ATM/Debit Cards)</b>	52	4087	7%	149	5
<b>Ground - 4 (Loans and advances)</b>	14	1082	-16%	2	0
<b>Ground - 5 (Mis-selling/Para-banking)</b>	0	327	-22%	0	0
<b>Others</b>	24	3335	10%	34	0
<b>Total</b>	<b>142</b>	<b>20799</b>	<b>13%</b>	<b>238</b>	<b>5</b>
<b>Previous Year (21-22)</b>					
<b>Ground - 1 (Account opening/difficulty in operation of accounts)</b>	112	4998	37%	25	0
<b>Ground - 2 (Internet/Mobile/Electronic Banking)</b>	37	4912	69%	27	0
<b>Ground - 3 (ATM/Debit Cards)</b>	33	3817	109%	52	0
<b>Ground - 4 (Loans and advances)</b>	1	1293	153%	14	0
<b>Ground - 5 (Mis-selling/Para-banking)</b>	0	420	57%	0	0
<b>Others</b>	56	3029	-12%	24	0
<b>Total</b>	<b>239</b>	<b>18469</b>	<b>46%</b>	<b>142</b>	<b>0</b>