



Utkarsh Small Finance Bank

Analysis and Disclosure of Customer Complaints - FY25-26

Summary information on complaints received by the bank from customers and from the OBOs					
Sr. No	Particulars			Current year (24-25)	Current year (25-26)
Complaints received by the bank from its customers					
1		Number of complaints pending at beginning of the year		72	110
2		Number of complaints received during the year *		5,799	8,337
3		Number of complaints disposed during the year **		5,761	8,388
	3.1	Of which, number of complaints rejected by the bank		399	756
4		Number of complaints pending at the end of the year		110	59
Maintainable complaints received by the bank from OBOs					
5		Number of maintainable complaints received by the bank from OBOs		413	919
	5.1.	Of 5, number of complaints resolved in favour of the bank by BOs		222	643
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		158	238
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		-	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)		-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.					

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.

* The above information does not include complaints redressed within 1 working day.

** Out of 919 BO complaints, in 38 complaints decisions are not given by RBI yet March 31, 2026.

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 (25-26)					
Ground - 1 (Credit Card)	26	1,993	322%	6	-
Ground - 2 (ATM/Debit Cards)	26	1,557	8%	21	-
Ground - 3 (Internet/Mobile/Electronic Banking)	34	1,297	-3%	9	-
Ground - 4 (Account opening/difficulty in operation of accounts)	-	833	178%	-	-
Ground - 5 (Loans and advances)	-	222	-27%	-	-
Others	24	2,435	25%	23	-
Total	110	8,337	44%	59	-
Previous Year (24-25)					
Ground - 1 (ATM/Debit Cards)	18	1,438	-51%	26	2
Ground - 2 (Internet/Mobile/Electronic Banking)	38	1,334	-26%	34	-
Ground - 3 (Credit Card)	-	472	-	26	-
Ground - 4 (Loans and advances)	-	305	33%	-	-
Ground - 5 (Account opening/difficulty in operation of accounts)	-	300	0%	-	-
Others	16	1,950	9%	24	-
Total	72	5,799	-19%	110	2