



Analysis and Disclosure of Customer Complaints- FY2024-25

Summary information on complaints received by the bank from customers and from the OBOs				
Sr. No		Particulars	Current year (23-24)	Current year (24-25)
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	238	72
2		Number of complaints received during the year	7166	5,799
3		Number of complaints disposed during the year	7332	5,761
	3.1	Of which, number of complaints rejected by the bank	238	399
4		Number of complaints pending at the end of the year	72	110
Maintainable complaints received by the bank from OBOs				
5		Number of maintainable complaints received by the bank from OBOs	172	413
	5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	85	222
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	77	158
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	413
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	222
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.				

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 (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
Previous Year (23-24)					
Ground - 1 (ATM/Debit Cards)	149	2,930	-28%	18	0
Ground - 2 (Internet/Mobile/Electronic Banking)	46	1,812	-62%	38	0
Ground - 3 (Account opening/difficulty in operation of accounts)	7	299	-96%	-	0
Ground - 4 (Loans and advances)	2	230	-79%	-	0
Ground - 5 (Mis-selling/Para-banking)	-	103	-69%	-	0
Others	34	1,792	-46%	16	0
Total	238	7,166	-66%	72	0