



Analysis and Disclosure of Customer Complaints- FY2022-23

Summary information on complaints received by the bank from customers and from the OBOs			
Sl.No	Particular	Previous Year	Current Year
		FY 2021 - 2022	FY 2022 – 2023
Customer complaints (received by the Bank)			
1	Number of complaints pending at beginning of the year	561	313
2	Number of complaints received during the year	22,812	22,740
3	Number of complaints disposed during the year	23,060	22,761
3.1	Of which, number of complaints rejected by the Bank	532	451
4	Number of complaints pending at the end of the year	313	292
Maintainable complaints received by the Bank from OBOs			
5	Number of maintainable complaints received by the Bank from OBOs	142	155
5.1	Of 5, number of complaints resolved in favour of the Bank by Bos	139	73
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	3	82
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
<p>Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in integrated Ombudsman Scheme, 2021 and covered within the ambit of the Scheme.</p>			

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 (FY 2022 - 2023)					
ATM/Debit Cards	145	11046	56%	175	40
Internet/Mobile/Electronic Banking	79	4702	-35%	25	
Account opening/difficulty in operation of accounts	8	2500	-2%	2	
Others*	45	2358	-12%	73	7
Loans and advances	7	669	-44%	10	2
Miscellaneous**	29	1465	-28%	7	
Total	313	22740	-0.3%	292	49
Previous Year (FY 2021 - 2022)					
Internet/Mobile/Electronic Banking	160	7272	-16%	79	
ATM/Debit Cards	181	7079	3%	145	9
Account opening/difficulty in operation of accounts	59	2553	-131%	8	
Others	110	2672	-2%	45	7
Loans and advances	27	1196	-13%	7	
Miscellaneous***	24	2040	17%	29	
Total	561	22812	-26%	313	16

* Others' Includes complaints related to "1. Alleged Transaction (Credentials Compromised & Transactions Not carried out by customer), 2. Complaints against the staff related to Fraud / Amount Misappropriation, Commission cases, 3. Deposit related such as 'Delay in Closure of FD, FD Interest clarification, TDS Clarification,' etc

** Miscellaneous includes following category of complaint It includes levy of charges without prior notice/excessive charges/foreclosure charges, Mis-selling/ Para-banking, Staff behavior, Non-observance of Fair Practices Code, Cheques/drafts/ bills, Exchange of coins and issuance/acceptance of small denomination notes and coins.

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