

## Analysis and Disclosure of Customer Complaints- FY2023-24

Summary information on complaints received by the bank from customers and from the OBOs			
Sl.No	Particular	Previous Year	Current Year
Customer complaints (received by the Bank)		FY 2022 - 2023	FY 2023 – 2024
1	Number of complaints pending at beginning of the year	313	292
2	Number of complaints received during the year	22,740	19,610
3	Number of complaints disposed during the year	22,761	19,599
3.1	Of which, number of complaints rejected by the Bank	451	874
4	Number of complaints pending at the end of the year	292	303
Maintainable complaints received by the Bank from OBOs			
5	Number of maintainable complaints received by the Bank from OBOs	155	201
5.1	Of 5, number of complaints resolved in favour of the Bank by Bos	73	97
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	82	104
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
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in integrated Ombudsman Scheme, 2021 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
<b>Current Year (FY 2023 - 2024)</b>					
ATM/Debit Cards	175	9,217	-17%	108	14
Internet/Mobile/Electronic Banking	25	3,413	-27%	86	6
Account opening/difficulty in operation of accounts	2	2,039	-18%	2	-
Others*	73	3,137	33%	62	-
Loans and advances	10	561	-16%	8	-
Miscellaneous**	7	1,243	-15%	37	-
<b>Total</b>	<b>292</b>	<b>19,610</b>		<b>303</b>	<b>20</b>
<b>Previous Year ( FY 2022 - 2023)</b>					
ATM/Debit Cards	145	11,046	56%	175	40
Internet/Mobile/Electronic Banking	79	4,702	-35%	25	
Account opening/difficulty in operation of accounts	8	2,500	-6%	2	
Others*	45	2,358	-8%	73	7
Loans and advances	7	669	-44%	10	2
Miscellaneous**	29	1,465	-28%	7	
<b>Total</b>	<b>313</b>	<b>22,740</b>	<b>-0.3%</b>	<b>292</b>	<b>49</b>

\* 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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