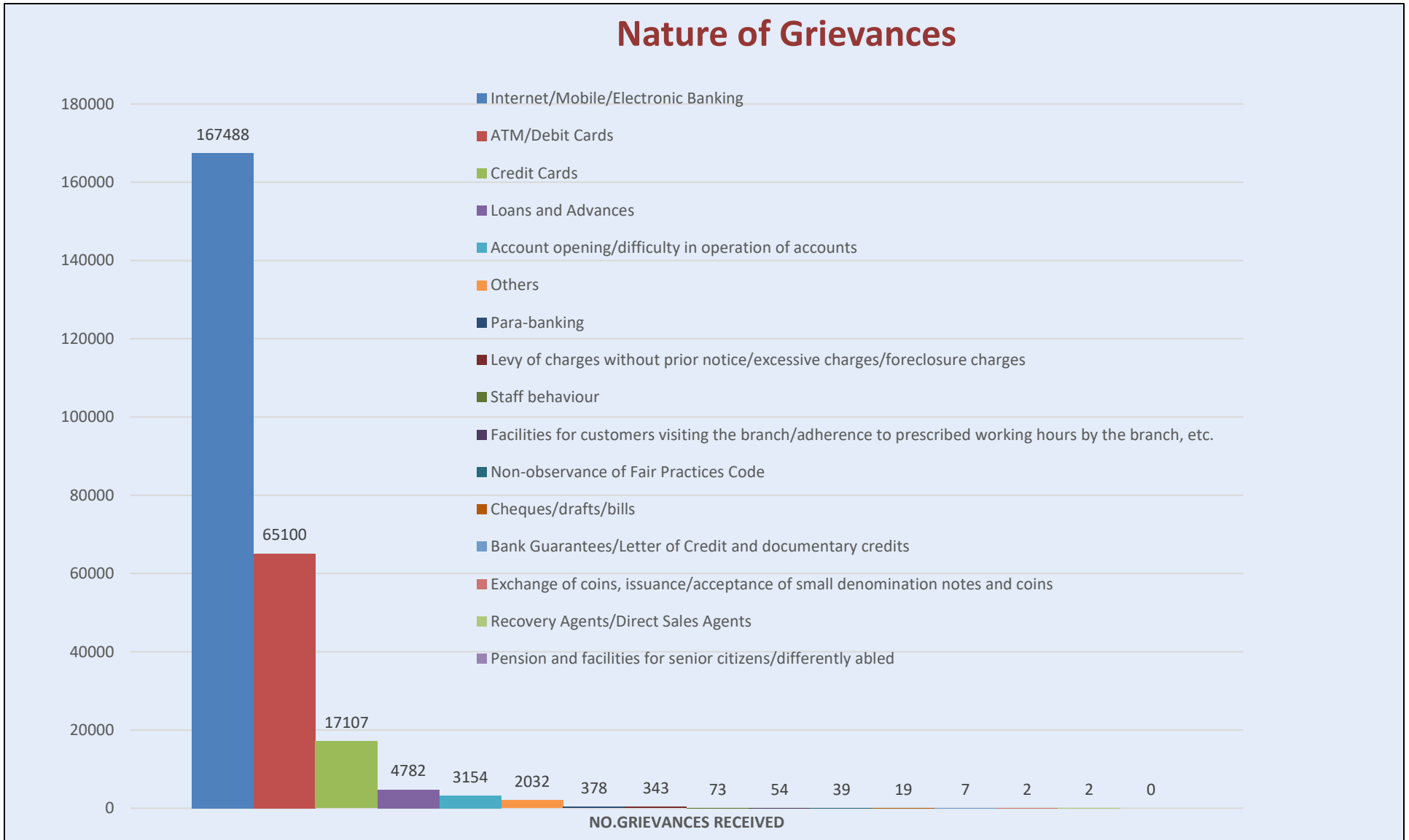


COMPLAINT ANALYSIS FOR THE FY 2023 -24

COMPLAINT ANALYSIS FOR THE FY 2023 -24

Nature of grievances	No. of grievances received
ATM/Debit Cards	65100
Internet/Mobile/Electronic Banking	167488
Loans and Advances	4782
Credit Cards	17107
Account opening/difficulty in operation of accounts	3154
Others	2032
Para-banking	378
Levy of charges without prior notice/excessive charges/foreclosure charges	343
Non-observance of Fair Practices Code	39
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	54
Staff behaviour	73
Cheques/drafts/bills	19
Bank Guarantees/Letter of Credit and documentary credits	7
Exchange of coins, issuance/acceptance of small denomination notes and coins	2
Recovery Agents/Direct Sales Agents	2
Pension and facilities for senior citizens/differently abled	0
Total	260580

Nature of Grievances



Disclosure of Customer Complaints

Sl. No.	Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	5864	5390
2	Number of complaints received during the year	2,60,580	1,70,278
3	Number of complaints disposed during the year	2,59,787	1,69,804
	3.1. Of which, number of complaints rejected by the bank	166,232	73,002
4	Number of complaints pending at the end of the year	6,657	5,864
Maintainable complaints received by the bank from Offices of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	1572	1049
	5.1. Of which, number of complaints resolved in favour of the Bank by Office of Ombudsman	801	467
	5.2. Of which, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	771	571
	5.3. Of which, number of complaints resolved after Passing of Awards by Office of Ombudsman 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 Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

COMPLAINT ANALYSIS FOR THE FY 2023 -24

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	
	2		3		4		5		6	
	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023
ATM/Debit Cards	2,353	2,038	65,100	109,776	(40.69)	(6.32)	1,349	2,353	137	263
Internet/Mobile/ Electronic Banking	3,086	3,288	167,488	50,612	(230.92)	(39.17)	4,393	3,086	63	81
Loans and Advances	25	31	4,782	2,659	(79.84)	(47.80)	37	25	1	-
Credit Cards	334	1	17,107	2,524	(577.77)	(164.29)	616	334	5	64
Account opening/difficulty in operation of accounts	27	14	3,154	2,035	(54.98)	(67.90)	179	27	4	-
Others	39	18	2,949	2,672	(1.03)	(20.07)	83	39	1	-
Total	5,864	5,390	260,580	170,278		-	6657	5,864	211	408

Thank You