

DISCLOSURE OF COMPLAINTS

a. Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.	Particulars	FY 2022-23	FY 2023-24
Complaints received by the banks from its customers			
1.	Number of complaints pending at beginning of the year	1850	3024
2.	Number of complaints received during the year a. General Complaints b. Digital Complaints	a. 106487 b. 607535	a. 116936 b. 407652
3.	Number of complaints disposed during the year a. General Complaints b. Digital Complaints	a. 106153 b. 606695	a. 117075 b. 408194
3.1	Of which, number of complaints rejected by the bank	2658	15571
4.	Number of complaints pending at the end of the year	3024	2343
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	9246	5660
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	8791*	2113
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	565	3547
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	1	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

*8791 Includes 239 complaints brought forward from 2021-22, 128 BO complaints were pending as on 31.03.2023. 5660 includes all BO complaints concluded as Maintainable complaints by RBI during the FY 2023-24.

b. 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
FY 2023-24					
Internet/Mobile/ Electronic Banking	1187	172913	-22.63%	583	0
ATM/Debit Cards	353	161106	-36.99%	310	0
Credit Cards	54	13749	-38.38%	61	0
Levy of Charges/ Excess Charges	86	14694	100.51%.	372	0
Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc.	60	10718	15.77%	69	0
Others	1284	151408	-22.64%	948	22
Total	3024	524588	-26.53%	2343	22
FY 2022-23					
ATM/Debit Cards	514	255663	300.78%	353	1
Internet/Mobile/ Electronic Banking	424	223513	638.64%	1187	0
Credit Cards	89	22314	213.93%	54	0
Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc.	70	9258	-11.94%	60	0
Account opening/difficulty in operation of accounts	306	7535	-82.15%	72	0
Others	447	195739	248.14%	1298	31
Total	1850	714022	239.85%	3024	32