

Analysis and Disclosure of Customer Complaints - FY 2024-25

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 2023 - 2024	FY 2024 - 2025
1		Number of complaints pending at beginning of the year	292	303
2		Number of complaints received during the year	19610	15553
3		Number of complaints disposed during the year	19599	15682
	3.1	Of which, number of complaints rejected by the bank	874	1601
4		Number of complaints pending at the end of the year	303	174
Maintainable complaints received by the bank from OBOs				
5		Number of maintainable complaints received by the bank from OBOs	201	222
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	97	101
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	104	121
	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 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 (FY 2024 - 2025)					
ATM/Debit Cards	108	6499	-29%	74	16
Others*	62	3040	-3%	67	-
Internet/Mobile/Electronic Banking	86	2287	-33%	7	-
Account opening/difficulty in operation of accounts	2	1932	-5%	4	-
Loans and advances	8	718	28%	10	-
Miscellaneous**	37	1077	-13%	12	-
Total	303	15553	-21%	174	16
Previous Year (FY 2023- 2024)					
ATM/Debit Cards	175	9217	-17%	108	14
Internet/Mobile/Electronic Banking	25	3413	-27%	86	6
Others*	73	3137	33%	62	-
Account opening/difficulty in operation of accounts	2	2039	-18%	2	-
Loans and advances	10	561	-16%	8	-
Miscellaneous**	7	1243	-15%	37	-
Total	292	19610	-14%	303	20

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