

DISCLOSURE OF COMPLAINTS

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

Sr. No.		Particulars	FY 2023-24	FY 2024-25
		Complaints received by the banks from its customers		
1.		Number of complaints pending at beginning of the year	3024	2343
2.		Number of complaints received during the year a. General Complaints b. Digital Complaints	a. 116936 b. 407652	a. 108037 b. 289047
3.		Number of complaints disposed during the year a. General Complaints b. Digital Complaints	a. 117075 b. 408194	a. 107600 b. 289495
	3.1	Of which, number of complaints rejected by the bank	15571	29220
4.		Number of complaints pending at the end of the year	2343	2332
		Maintainable complaints received by the bank from Office of Ombudsman		
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	5660	4983
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2113	2222
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	3547	2761
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

4983 includes all BO complaints concluded as Maintainable complaints by RBI during the FY 2024-25.

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 2024-25					
Internet/Mobile/ Electronic Banking	583	145076	-16.10%	294	0
ATM/Debit Cards	310	76105	-52.76%	145	0
Levy of charges without prior notice/excessive charges/foreclosure charges	372	14703	0.06%	258	0
Loans and advances	78	11798	60.69%	280	0
Account opening/difficulty in operation of accounts	24	9261	86.04%	158	0
Others	976	140141	-7.44%	1197	53
Total	2343	397084	-24.30%	2332	53
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 without prior notice/excessive charges/foreclosure 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