

ANALYSIS OF COMPLAINTS

2023-24



Summary of Complaints: FY 2023-24

Summary information on complaints received by the bank from customers and from the OBOs

Sr. No.	Particulars	Year ended 31st March 2024	Year ended 31st March 2023
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	1,420	373
2	Number of complaints received during the year*	60,330	37,752
3	Number of complaints disposed during the year*	60,600	36,705
3.1	Of which, number of complaints rejected by the bank	5,995	5,429
4	Number of complaints pending at the end of the year	1,150	1,420
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	952	474
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	334	227
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	617	247
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	1	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

* The above statement of complaint does not include the complaints that were redressed within the next working day (9,596 in FY 2023-24 and 11,132 in FY 2022-23)

Top 5 Grounds of Complaints: FY 2023-24

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
Internet/Mobile/Electronic Banking	189	22,501	349.75%	312	18
ATM/Debit Cards	211	17,957	-3.30%	148	2
Account opening /difficulty in operation of accounts	740	12,391	26.07%	300	42
Loans and advances	175	4,176	80.70%	223	63
Cheques/drafts/bills	3	1,053	621.23%	3	3
Others	102	2,252	18.96%	164	36
Total	1,420	60,330		1,150	164

Top 5 Grounds of Complaints: FY 2022-23

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
ATM/Debit Cards	206	18,570	-3.26%	211	7
Account opening /difficulty in operation of accounts	62	9,829	100.96%	740	631
Internet/Mobile/Electronic Banking	70	5,003	-54.30%	189	40
Loans and advances	14	2,311	556.53%	175	56
Mis-selling/Para-banking	14	573	264.97%	60	35
Others	7	1,466	372.90%	45	27
Total	373	37,752		1,420	796