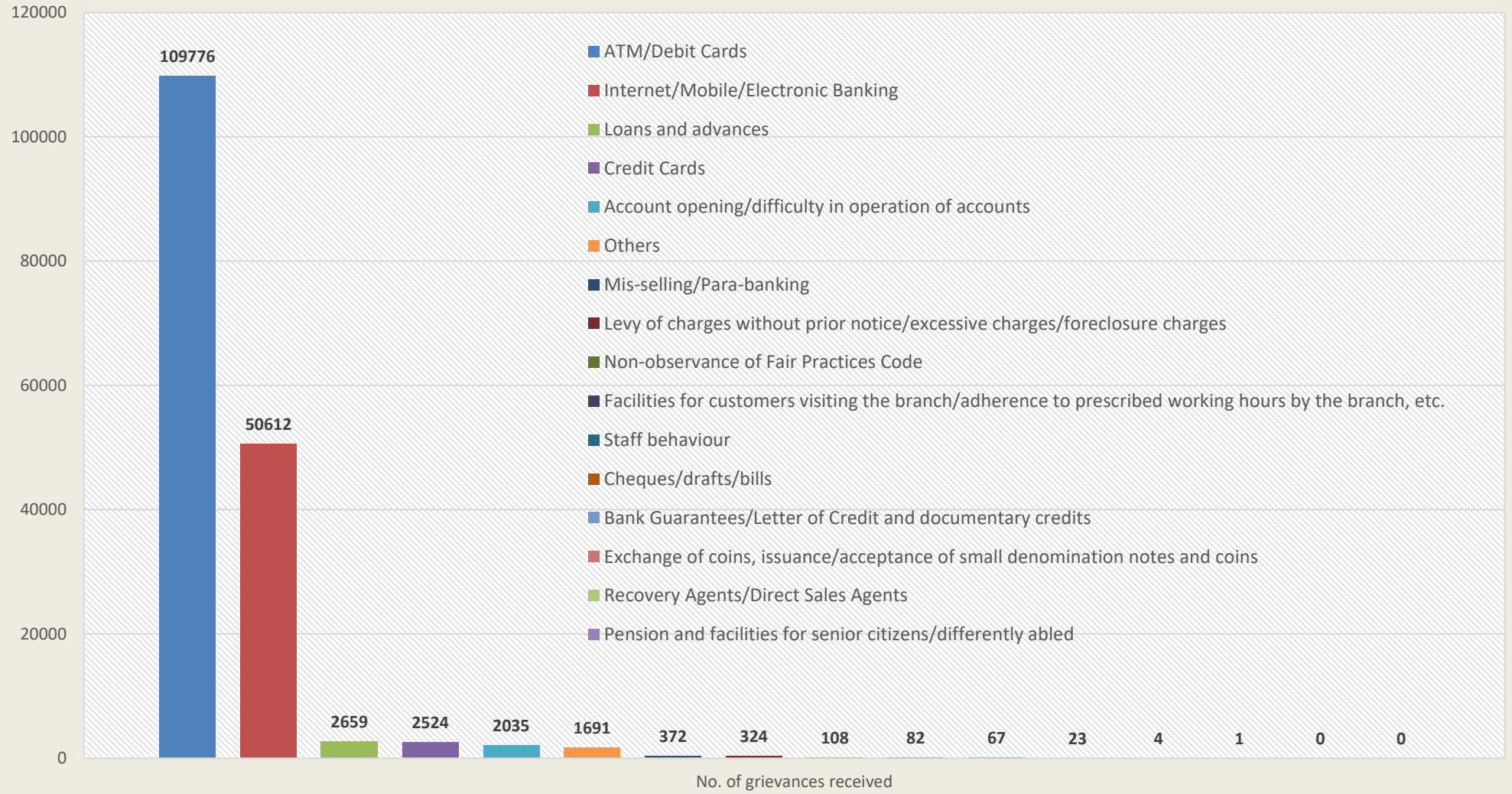


COMPLAINT ANALYSIS FOR THE FY 2022 -23

COMPLAINT ANALYSIS FOR THE FY 2022 -23

Nature of grievances	No. of grievances received
ATM/Debit Cards	109776
Internet/Mobile/Electronic Banking	50612
Loans and Advances	2659
Credit Cards	2524
Account opening/difficulty in operation of accounts	2035
Others	1691
Para-banking	372
Levy of charges without prior notice/excessive charges/foreclosure charges	324
Non-observance of Fair Practices Code	108
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	82
Staff behaviour	67
Cheques/drafts/bills	23
Bank Guarantees/Letter of Credit and documentary credits	4
Exchange of coins, issuance/acceptance of small denomination notes and coins	1
Recovery Agents/Direct Sales Agents	0
Pension and facilities for senior citizens/differently abled	0
Total	170278

Nature of Grievances



Disclosure of Customer Complaints

Sl.No.	Particulars	Year ended March 31, 2023	Year ended March 31, 2022
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	5,390	3,498
2	Number of complaints received during the year	1,70,278	1,60,857
3	Number of complaints disposed during the year	1,69,804	1,58,965
	3.1. Of which, number of complaints rejected by the bank	73002	61,018
4	Number of complaints pending at the end of the year	5,864	5,390
Maintainable complaints received by the bank from Offices of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	1049	569
	5.1. Of which, number of complaints resolved in favour of the Bank by Office of Ombudsman	467	245
	5.2. Of which, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	571	324
	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 2022 -23

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, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
ATM/Debit Cards	2,038	2,481	109,776	117,181	(6.32)	(0.62)	2,353	2,038	263	218
Internet/Mobile/ Electronic Banking	3,288	860	50,612	36,367	39.17	86.09	3,086	3,288	81	795
Loans and Advances	31	44	2,659	1,799	47.8	36.81	25	31	-	-
Credit Cards	01	-	2,524	955	164.29	-	334	01	64	-
Account opening/difficulty in operation of accounts	14	37	2,035	1,212	67.90	(52.99)	27	14	-	-
Others	18	76	2,672	3,343	(20.07)	(49.06)	39	18	-	-
Total	5,390	3,498	170,278	160,857	5.86%	8.75%	5,864	5,390	408	1,013

Thank You