

**Summary Information on Complaints received by the bank from customers
and from the OBOs.**

Sl No	Particulars	Previous Year	Current Year
Complaints received by Bank from its customers			
1.	Number of complaints pending at the beginning of the year	1842	928
2.	Number of complaints received during the year	56773	36023
3.	Number of complaints disposed during the year	57687	35776
3.1	Of which, number of complaints rejected by the bank	1818	6311
4.	Number of complaints pending at the end of the year	928	1175
Maintainable complaints received by the Bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	276	382
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	265	382
5.2	Of 5, number of complaints resolved through conciliation / mediation/ advisories issued by BOs	15	14
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

Top 5 grounds of complaints received by the bank from customers

Ground 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					
ATM / Debit card	79	15391	-53.73	122	1
Internet Banking /Mobile Banking /Electronic Banking	375	7463	-26.33	389	-
Account opening /difficulty in operation of accounts	17	1050	-10.33	64	1
Loans & Advances	19	709	44.69	23	3
Charges	25	541	17.61	36	2
Others	413	10869	-3.46	541	-
Total	928	36023	-36.55	1175	-
Previous Year					
ATM / Debit Card	538	33264	7.4	79	3
Internet Banking /Mobile Banking / Electronic Banking	661	10130	2.72	375	2
Account opening / difficulty in operation of accounts	0	1171	-76.28	17	2
Loans & Advances	18	490	21.59	19	6
Charges	0	460	36.09	25	0
Others	625	11258	-34.52	413	-
Total	1842	56773	-10.84	928	-