

Status of Complaints

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

Sr. No	Particulars	March 31, 2023	March 31, 2022
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	1,446	1,175
2.	Number of complaints received during the year	43,091	43,099
3.	Number of complaints disposed during the year	43,677	42,828
3.1	Of which, number of complaints rejected by the bank	8,761	9,396
4.	Number of complaints pending at the end of the year	860	1,446
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman*	279	251
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	162	129
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	117	121
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	1
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 Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			

* Figure for 2022 corrected in line with RBI guidelines.

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
Current Year					
ATM/Debit Card	409	15898	-23.62	123	-
Internet Banking/Mobile Banking/Electronic Banking	430	12692	46.98	287	-
Account Opening /difficulty in operation of accounts	9	2876	49.17	33	-
Charges	61	1181	84.82	76	-
Credit Cards	1	416	1385.71	4	-
Others	536	10028	-4.15	337	-
Total	1446	43091	-0.018	860	-
Previous Year					
ATM/Debit Card	122	20,817	35.25	409	-
Internet Banking/Mobile Banking/Electronic Banking	389	8,635	15.70	430	-
Account Opening /difficulty in operation of accounts	64	1,928	83.61	9	-
Charges	36	639	18.11	61	-
Loans and Advances	23	617	-12.97	15	1
Others	541	10,463	-3.75	522	17
Total	1,175	43,099	19.64	1,446	18