

a) **Summary information on complaints received by the bank from customers and from the Offices of the Banking Ombudsman (OBOs):**

Sr. No	Particulars	31 <sup>st</sup> March, 2024	31 <sup>st</sup> March, 2023
<b>Complaints received by the bank from its customers(*)</b>			
1.	Number of complaints pending at beginning of the year	11,218	8,195
2.	Number of complaints received during the year	292,085	235,655
3.	Number of complaints disposed during the year	286,885	232,632
3.1	Of which, number of complaints rejected by the bank	125,105	109,209
4.	Number of complaints pending at the end of the year	16,418	11,218
<i>* No of complaints reported are excluding complaints redressed in 0 &amp; 1 day.</i>			
<b>Maintainable complaints received by the bank from OBOs</b>			
5.	Number of maintainable complaints received by the bank from OBOs	5,693*	4,921*
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	2,529	2,267
5.2.	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	3,164	2,654
5.3.	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2021 (Previously BO Scheme 2006) and covered within the ambit of the Scheme.

\*Data is as received from CEPD, RBI

**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
<b>31<sup>st</sup> March, 2024</b>					
ATM/Debit Cards	1,126	80,267	0.3%	5,312	3,687
Internet Banking /Mobile Banking/E-Banking	5,686	63,287	(6)%	1,693	978
Credit Cards	924	31,345	77%	6,051	4,575
Account opening/difficulty in operation of accounts	660	15,641	(1)%	320	117
Levy of charges without prior notice/excessive charges/foreclosure charges	365	12,561	69%	350	140
Others	2,457	88,984	88%	2,692	1,044
<b>Total</b>	<b>11,218</b>	<b>292,085</b>	<b>24%</b>	<b>16,418</b>	<b>10,541</b>
<b>31<sup>st</sup> March, 2023</b>					
ATM/Debit Cards	3,088	80,053	12%	1,126	187
Internet Banking /Mobile Banking/E-Banking	3,501	67,304	33%	5,686	1,883
Credit Cards	302	17,687	51%	924	350
Account opening/difficulty in operation of accounts	297	15,770	6%	660	22
Levy of charges without prior notice/excessive charges/foreclosure charges	112	7,449	21%	365	5
Others	895	47,392	10%	2,457	256
<b>Total</b>	<b>8,195</b>	<b>235,655</b>	<b>19%</b>	<b>11,218</b>	<b>2,703</b>

Note: The master list for identifying the grounds of complaints is provided in Appendix 1 as prescribed in Master Circular on Strengthening of Grievance Redress Mechanism in Bank (CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21; dtd 27<sup>th</sup> January 2021.)

The Bank has compiled the data for the purpose of this disclosure from its internal MIS system.

**This is a Public document.**

