



Complaints Analysis

FY **2024-25**

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



Sr. No	Particulars	Previous year 2023-24	Current year 2024-25
Complaints received by the bank from its customers			
1.	No. of complaints pending at the beginning of the year	1,491	6007
2.	No. of complaints received during the year*	55,435*	46801*
3.	No. of complaints disposed during the year	50,919	50852
3.1	No. of complaints rejected by the bank (out of point 3)	5,828	26495
4.	No. of complaints pending at the end of the year	6,007	1956
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	1251	2023
5.1	Of 1 above, number of complaints resolved in favor of the bank by Office of Ombudsman	645	1191
5.2	Of 1 above, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	606	832
5.3	Of 1 above, number of complaints resolved after passing of Awards by Office of Ombudsman 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 2006 and covered within the ambit of the Scheme.			

•Total Complaints include:

- i) 2300 complaints pertaining to failed remote on us ATM transactions (on other bank's ATMs)
- ii) 547 complaints which were closed within one working day (As per the section 16.5 of the RBI's Master Circular on Customer Service in banks dated July 01, 2015 "all complaints redressed within next working day)



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 (2024-25)					
Credit Cards	4,617	19,749	-8%	678	6
ATM/Debit Cards	307	9,777	-37%	122	3
Account opening/difficulty in operation of accounts	326	2,535	3%	175	11
Internet/Mobile/Electronic Banking	71	320	-85%	7	1
Staff behavior	68	423	-21%	16	11
Others	618	13,997	5%	958	299
Total	6,007	46801	-16%	1956	331
Previous year (2023-24)					
Credit Cards	678	21,456	153%	4,617	2,495
ATM/Debit Cards	244	15,581	14%	307	15
Account opening/difficulty in operation of accounts	29	2,464	37%	326	101
Internet/Mobile/Electronic Banking	26	2,066	57%	71	16
Staff behavior	5	533	-10%	68	35
Others	509	13,335	41%	618	150
Total	1,491	55,435*	57%	6,007	2,812





THANK YOU