

## 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, 2024	March 31, 2023
<b>Complaints received by the bank from its customers</b>			
1.	Number of complaints pending at beginning of the year	860	1446
2.	Number of complaints received during the year	36658	43091
3.	Number of complaints disposed during the year	36690	43677
3.1	Of which, number of complaints rejected by the bank	7472	8761
4.	Number of complaints pending at the end of the year	828	860
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	368	279
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	213	162
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	155	117
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
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. Previous year figures updated wherever considered necessary so as to align the same with current year data.			

**b) Top five grounds of complaints received by the bank from customers**

<b>Grounds of complaints, (i.e. complaints relating to)</b>	<b>Number of complaints pending at the beginning of the year</b>	<b>Number of complaints received during the year</b>	<b>% increase/decrease in the number of complaints received over the previous year</b>	<b>Number of complaints pending at the end of the year</b>	<b>Of 5, number of complaints pending beyond 30 days</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Current Year</b>					
ATM/Debit Card	123	17946	12.88	152	46
Internet Banking/Mobile Banking/Electronic Banking	287	7791	-38.61	91	2
Account Opening /difficulty in operation of accounts	33	2297	-20.13	32	0
Charges	76	672	-43.09	11	0
Credit Cards	4	560	34.61	1	0
Others	337	7392	-26.28	541	9
<b>Total</b>	<b>860</b>	<b>36658</b>	<b>-14.92</b>	<b>828</b>	<b>57</b>
<b>Previous Year</b>					
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 Card	1	416	1385.71	4	
Others	536	10028	-4.15	337	
<b>Total</b>	<b>1446</b>	<b>43091</b>	<b>-0.018</b>	<b>860</b>	