

Customer Complaints report
April 2023 – March 2024



Complaint Summary

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

Sr. No	Particulars	Previous Year	Current Year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	1	2
2	Number of complaints received during the year	56	60
3	Number of complaints disposed during the year	55	57
3.1	Of which, number of complaints rejected by the bank	26	22
4	Number of complaints pending at the end of the year	2	5
	Maintainable complaints received by the bank from OBOs	Previous Year	Current Year
5	Number of maintainable complaints received by the bank from OBOs	11	16
5.1	Of 5, number of complaints resolved in favour of the bank by BOS	3	6
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	8	10
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

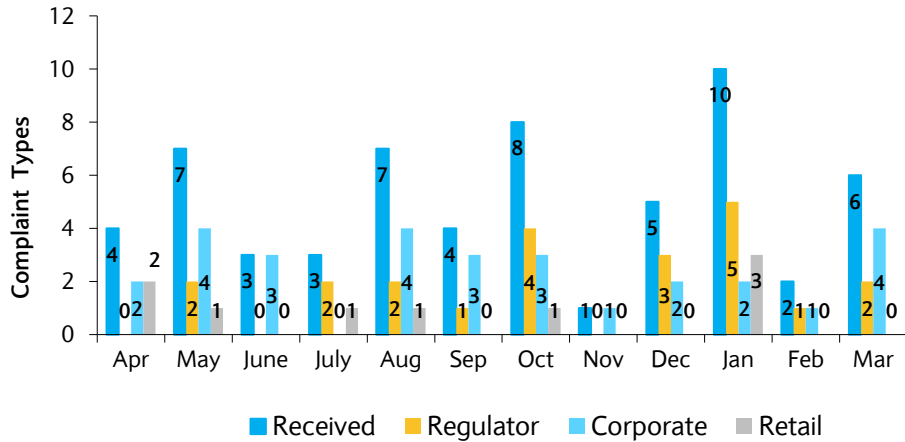
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Complaint Summary

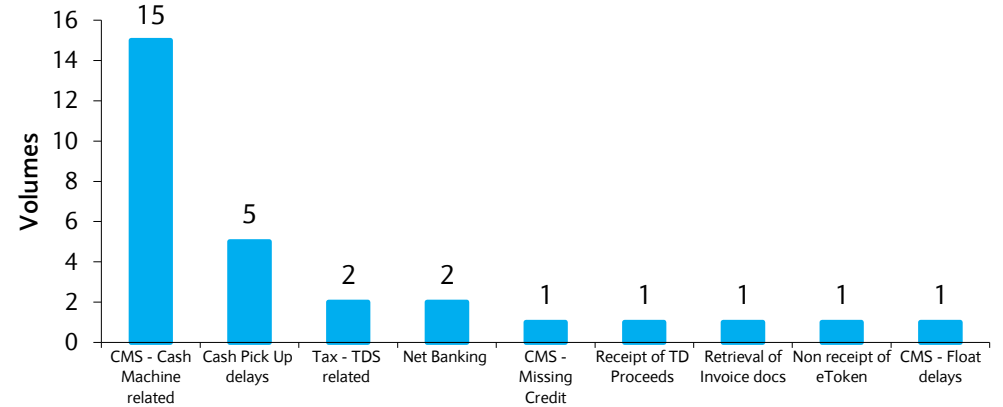
Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending more than 30 days
1	2	3	4	5	6
Current Year - April 2023 to March 2024					
Others	2	55	12.24%	5	0
Internet/Mobile/Electronic Banking	0	3	50.00%	0	0
Account opening/difficulty in operation of accounts	0	1	-75.00%	0	0
ATM / Debit Cards	0	1	0%	0	0
Previous Year - April 2022 to March 2023					
Others	1	49	44.12%	2	0
Internet/Mobile/Electronic Banking	0	2	200.00%	0	0
Account opening/difficulty in operation of accounts	0	4	300.00%	0	0
ATM / Debit Cards	0	1	-80%	0	0

Complaint analysis – April 2023 to March 2024

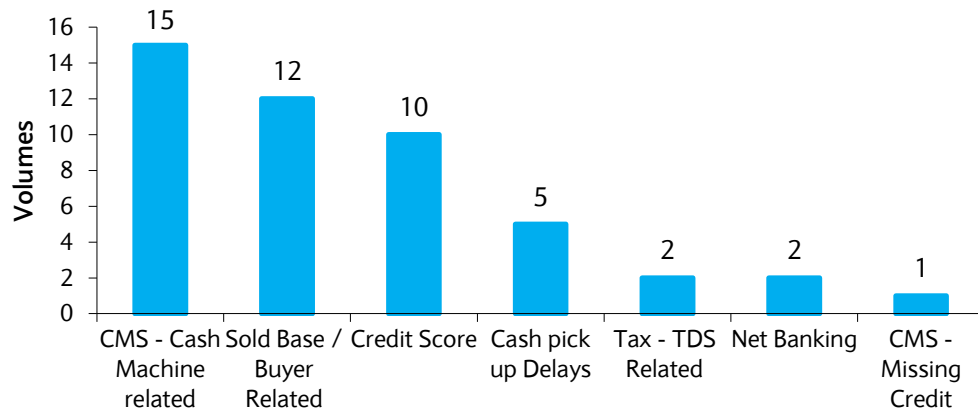
Complaint Types with Volumes



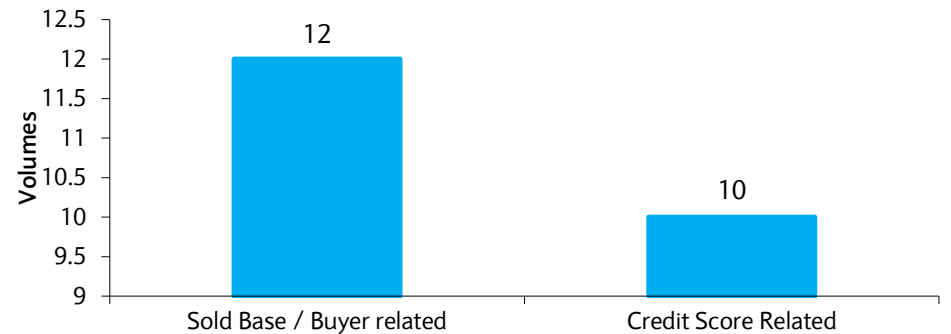
Corporate Complaint categories



Top 5 Complaint categories



Top Regulator Complaint categories



Top Complaint Categories April 2023 to March 24

Complaint Category	Number of complaints
Cash Machine Issues	15
Sold Portfolio	12
Credit Record / Score Rectification	10
Cash Pick Up Delays	5
Internet Banking Access	3