

Summary information on complaints received by the Bank from customers and from the Banking Ombudsman

Particulars	FY23-24	FY24-25
Complaints received by the Bank from its customers		
Number of complaints pending at beginning of the year	443	743
Number of complaints received during the year	23,684	24,727
Number of complaints disposed during the year	23,384	25,089
<i>Of which, number of complaints rejected by the Bank</i>	1,558	1,940
Number of complaints pending at the end of the year	743	381
Complaints received by the Bank from Banking Ombudsman		
Number of complaints received by the Bank from the Banking Ombudsman	583	661
<i>Of which, number of complaints resolved in favour of the Bank by Banking Ombudsman</i>	583	642
<i>Of which, number of complaints resolved through conciliation/ mediation/ advisories issued by Banking Ombudsman</i>	23	18
<i>Of which, number of complaints resolved after passing of Awards</i>	0	1
Number of awards unimplemented within the stipulated time (other than those appealed)	0	0

Top 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
Financial Year 2024-25						
Ground - 1	ATM/ Debit Cards	274	9,738	68%	101	-
	(a) Card not working					
	(b) Cash not dispensed at other ATMs					
	(c) Others					
Ground - 2	Loans and Advances	316	8,435	-16%	176	18
	(a) Rate of Interest/ EMI/ Tenure Disputes					
	(b) Document not received					
	(c) Others					
Ground - 3	Internet/ Mobile/ Electronic Banking	89	2,986	-9%	41	2
	(a) Payment gateway transaction disputes					
	(b) Internet Banking login/password issues					
	(c) Others					
Ground - 4	Account opening/ difficulty in operation of accounts	19	1,441	-11%	27	1
	(a) Transactions submitted at branches					
	(b) Instruction updates					
	(c) Others					
Ground - 5	Para-banking	8	555	-36%	6	2
	(a) Policy documents not received (Loan related)					
	(b) Policy Cancellation (Health/ Life Insurance)					
	(c) Others					
Ground - 6	Mis-selling	16	275	-36%	7	-
	(a) Information with reference to Gold Loan					
	(b) Information with reference to Mortgage Loan					
	(c) Others					
Ground - 7	Others	21	1,297	-23%	23	-
	(a) SMS/ Email alerts sent but not received					
	(b) Charges related disputes					
Total		743	24,727	4%	381	23

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	
Financial Year 2023-24						
Ground - 1	Loans and Advances	210	10,007	-9%	316	17
	(a) Rate of Interest/EMI/Tenure Disputes					
	(b) Document not received					
	(c) Others					
Ground - 2	ATM/ Debit Cards	87	5,786	-14%	274	35
	(a) Card not working					
	(b) Cash not dispensed at other ATMs					
	(c) Others					
Ground - 3	Internet/ Mobile/ Electronic Banking	42	3,276	-21%	89	4
	(a) Payment gateway transaction disputes					
	(b) Internet Banking login/password issues					
	(c) Others					
Ground - 4	Account opening/ difficulty in operation of accounts	33	1,628	-61%	19	3
	(a) Transactions submitted at branches					
	(b) Instruction updates					
	(c) Others					
Ground - 5	Para-banking	30	864	-13%	8	2
	(a) Policy documents not received (Loans related)					
	(b) Policy Cancellation (Health/ Life Insurance)					
	(c) Others					
Ground - 6	Mis-selling	19	431	19%	16	-
	(a) Information with reference to Gold Loan					
	(b) Information related with reference to Mortgage Loan					
	(c) Others					
Ground - 7	Others	22	1,692	-27%	21	1
	(a) SMS/ Email alerts sent but not received					
	(b) Charges related disputes					
Total		443	23,684	-21%	743	62

Notes:

The Bank has an “Integrated Complaints Management System” in which complaints are logged and addressed. Complaints are reviewed on a regular basis to ensure timely response to customers.

The Bank conducts root cause analysis for complaints and has taken measures to reduce complaints across categories such as loans & advances, internet/ mobile banking, difficulty in operation of accounts, para-banking and mis-selling. ATM/ Debit cards complaints increased due to an increase in usage of cards overseas and on online platforms.

The Bank has developed systems in order to make customer interface services automated/ system driven. The Bank shall continue to improve processes in order to bring in faster resolution and efficiency.
