DCB BANK

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

Particulars	FY25-26	FY24-25
Complaints received by the Bank from its customers		
Number of complaints pending at beginning of the year	364	725
Number of complaints received during the year	19,839	24,725
Number of complaints disposed during the year	19,605	25,086
Of which, number of complaints rejected by the Bank	*2,182*	*1,940*
Number of complaints pending at the end of the year	598	364
Complaints received by the Bank from Banking Ombudsman		
Number of complaints received by the Bank from the Banking Ombudsman	566	661
Of which, number of complaints resolved in favour of the Bank by Banking Ombudsman	*503*	*642*
Of which, number of complaints resolved through conciliation/ mediation/ advisories issued by Banking Ombudsman	*223*	*18*
Of which, number of complaints resolved after passing of Awards	*0*	*1*
Number of awards unimplemented within the stipulated time (other than those appealed)	0	0

DCB BANK

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 2025-26						
Ground - 1	Loans and Advances	159	7,612	-10%	248	-
Ground - 2	ATM/ Debit Cards	101	5,501	-43%	120	-
Ground - 3	Internet/ Mobile/ Electronic Banking	41	2,498	-16%	60	-
Ground - 4	Account opening/ difficulty in operation of accounts	27	2,187	52%	81	-
Ground - 5	Para-banking	6	336	-39%	13	-
Ground - 6	Mis-selling	7	110	-60%	6	-
Ground - 7	Others	23	1,595	23%	70	-
Total		364	19,839	-20%	598	0

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	-
Ground - 2	Loans and Advances	300	8,433	-16%	159	3
Ground - 3	Internet/ Mobile/ Electronic Banking	89	2,986	-9%	41	2
Ground - 4	Account opening/ difficulty in operation of accounts	19	1,441	-11%	27	1
Ground - 5	Para-banking	6	555	-36%	6	-
Ground - 6	Mis-selling	16	275	-36%	7	-
Ground - 7	Others	21	1,297	-23%	23	-
Total		725	24,725	4%	364	6

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 a root cause analysis on complaints and has taken measures to reduce complaints across categories such as loans & advances, ATM/Debit cards, internet/mobile banking, difficulty in operation of accounts, para-banking and mis-selling.

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 resolutions and efficiency.

+ As compiled by the Management and relied upon by the auditors.

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