

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, 2025	March 31, 2024
Complaints received by the bank from its customers				
1.		Number of complaints pending at beginning of the year	828	860
2.		Number of complaints received during the year	37604	36,658
3.		Number of complaints disposed during the year	37717	36,690
	3.1	Of which, number of complaints rejected by the bank	7542	7,472
4.		Number of complaints pending at the end of the year	715	828
Maintainable complaints received by the bank from Office of Ombudsman				
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	462	368
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	304	213
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	158	155
	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.				

*With respect to point 5.3 regarding the status of the complaint, we have reported the data as zero, even though an award was issued against the Bank for FY 2024–25. This is because the list of maintainable complaints provided by the Office of the Ombudsman does not include the said complaint or the award issued against the Bank. We have sent an email to the RBI requesting clarification, but are yet to receive a response.

b) 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					
ATM/Debit Card	152	16712	-6.87	97	0
Internet Banking/Mobile Banking/Electronic Banking	91	8573	10.03	213	2
Account Opening /Enquiry /difficulty in operation of accounts	32	1607	-30.03	9	0
Credit Cards	1	1413	152.32	27	0
Loans and Advances	7	930	97.87	8	0
Others	545	8369	13.21	361	3
Total	828	37604	2.58	715	5
Previous Year					
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 Card	4	560	34.61	1	0
Others	337	7392	-26.28	541	9
Total	860	36658	-14.92	828	57