



Complaints Analysis

2022-23

Summary information on complaints received by the bank from customers and from the ORBIOs (2022-23)

Sr. No	Particulars	Current year 22-23	Previous year 21-22
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	6,878	6,263
2.	Number of complaints received during the year	4,29,354	3,68,291
3.	Number of complaints disposed during the year	4,22,871	3,67,676
3.1	Of which, number of complaints rejected by the bank	1,08,819*	78,383
4.	Number of complaints pending at the end of the year	13,361	6,878
5.	Number of maintainable complaints received by the bank from ORBIOs	10,188	10,499
5.1.	Of 5, number of complaints resolved in favour of the bank by ORBIOs	5,563	4,494
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by ORBIOs	4,625	6,005
5.3	Of 5, number of complaints resolved after passing of Awards by ORBIOs against the bank	1	NIL
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously BO Scheme 2006) and covered within the ambit of the Scheme.			

*Out of total 1,08,819 cases rejected by the bank, 1,00,562 cases were complaints.

Overall complaints summary for the financial years:

	Description	Current year 22-23	Previous year 21-22
A	Total number of complaints	5,60,376	4,35,152
B	Complaints redressed by the bank within one working day / duplicate complaints	1,31,022	66,861
C	Net Reportable Complaints (A - B)	4,29,354	3,68,291

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 (FY 2022-23)					
ATM/Debit Cards	2,299	1,64,097	12%	2,955	-
Credit Cards	731	78,586	2%	2,207	-
Internet/Mobile/Electronic Banking	2,559	96,393	41%	3,621	-
Loans and advances	625	44,858	19%	3,168	-
Account opening/difficulty in operation of accounts	146	16,760	25%	247	-
Others	518	28,660	13%	1,163	1
Total	6,878	4,29,354	17%	13,361	1
Previous Year (FY 2021-22)					
ATM/Debit Cards	2,790	1,46,532	(22%)	2,299	28
Credit Cards	991	76,874	(52%)	731	-
Internet/Mobile/Electronic Banking	1,603	68,518	21%	2,559	9
Loans and advances	533	37,738	14%	625	14
Account opening/difficulty in operation of accounts	80	13,361	49%	146	-
Others	266	25,268	16%	518	7
Total	6,263	3,68,291	(21%)	6,878	58

* All these cases were pending within the stipulated turnaround time (TAT) of the Bank.