



# *Complaints Analysis*

**2023-24**

# Summary information on complaints received by the bank from customers and from the ORBIOs (2023-24)

Sr. No	Particulars	Current year 23-24	Previous year 22-23
<b>Complaints received by the bank from its customers</b>			
1.	Number of complaints pending at beginning of the year	13,361	6,878
1.1	Addition on amalgamation	1,224	NA
2.	Number of complaints received during the year	4,85,339	4,29,354
3.	Number of complaints disposed during the year	4,85,692	4,22,871
3.1	Of which, number of complaints rejected by the bank	1,40,646*	1,08,819
4.	Number of complaints pending at the end of the year	14,232	13,361
5.	Number of maintainable complaints received by the bank from ORBIOs	14,563	10,188
5.1.	Of 5, number of complaints resolved in favour of the bank by ORBIOs	6,834	5,563
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by ORBIOs	7,729	4,625
5.3	Of 5, number of complaints resolved after passing of Awards by ORBIOs against the bank	1	1
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
<b>Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 and covered within the ambit of the Scheme.</b>			

\*Out of total 1,40,646 cases rejected by the bank, 1,27,112 cases were complaints.

## Overall complaints summary for the financial years:

	Description	Current year 23-24	Previous year 22-23
A	Total number of complaints	7,39,759	5,60,376
B	Complaints redressed by the bank within one working day / duplicate complaints	2,54,420	1,31,022
C	Net Reportable Complaints (A - B)	4,85,339	4,29,354

## 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	Addition on amalgamation	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
<b>Current Year (FY 2023-24)</b>						
ATM/Debit Cards	2,955		1,44,803	(12%)	3,013	72
Credit Cards	2,207		94,755	21%	2,565	0
Internet/Mobile/Electronic Banking	3,621		1,12,279	16%	2,910	24
Loans and advances	3,168	1,208	74,491	66%	3,981	0
Account opening/difficulty in operation of accounts	247	16	24,472	46%	327	2
Others	1,163		34,539	21%	1,436	9
<b>Total</b>	<b>13,361</b>	<b>1,224</b>	<b>4,85,339</b>	<b>13%</b>	<b>14,232</b>	<b>107</b>
<b>Previous Year (FY 2022-23)</b>						
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
<b>Total</b>	<b>6,878</b>		<b>4,29,354</b>	<b>17%</b>	<b>13,361</b>	<b>1</b>

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