



Complaints Analysis

2024-25

Summary information on complaints received by the bank from customers and from the ORBIOs (2024-25)

Sr. No	Particulars	Current year 24-25	Previous year 23-24
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	14,232	13,361
1.1	Addition on amalgamation	NA	1,224
2.	Number of complaints received during the year	4,57,466	4,85,339
3.	Number of complaints disposed during the year	4,55,392	4,85,692
3.1	Of which, number of complaints rejected by the bank*	1,50,965	1,27,112
4.	Number of complaints pending at the end of the year	16,306	14,232
5.	Number of maintainable complaints received by the bank from ORBIOs	13,578	14,563
5.1.	Of 5, number of complaints resolved in favour of the bank by ORBIOs	6,515	6,834
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by ORBIOs	7,063	7,729
5.3	Of 5, number of complaints resolved after passing of Awards by ORBIOs against the bank	NIL	1
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 and covered within the ambit of the Scheme.			

*Total cases referred to Internal Ombudsman (IO) was 1,65,081 cases (previous year: 1,40,646 cases) of which 1,50,965 cases (previous year: 1,27,112 cases) were complaints.

Overall complaints summary for the financial years:

	Description	Current year 24-25	Previous year 23-24
A	Total number of complaints	7,25,047	7,39,759
B	Complaints redressed by the bank within one working day / duplicate complaints	2,67,581	2,54,420
C	Net Reportable Complaints (A - B)	4,57,466	4,85,339

Top five grounds of complaints received by the bank from customers

Classification - Public

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
Current Year (FY 2024-25)						
ATM/Debit Cards	3,013		1,19,694	(17%)	3,467	218
Credit Cards	2,565		1,16,242	23%	3,839	3
Internet/Mobile/Electronic Banking	2,910		1,00,306	(11%)	3,160	21
Loans and advances	3,981		64,833	(13%)	3,927	6
Account opening/difficulty in operation of accounts	327		20,986	(14%)	386	1
Others	1,436		35,405	3%	1,527	29
Total	14,232		4,57,466	(6%)	16,306	278
Previous Year (FY 2023-24)						
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
Total	13,361	1,224	4,85,339	13%	14,232	107

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