

# ANALYSIS OF COMPLAINTS

2022-23



## Summary of Complaints: FY 2022-23

Summary information on complaints received by the bank from customers and from the OBOs			
Sr. No.	Particulars	Year ended 31st March 2023	Year ended 31st March 2022
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	373	447
2	Number of complaints received during the year*	37752	35865
3	Number of complaints disposed during the year*	36705	35939
3.1	Of which, number of complaints rejected by the bank	5429	4653
4	Number of complaints pending at the end of the year	1420	373
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	474	586
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	227	535
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	247	51
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

\* The above statement of complaint does not include the complaints that were redressed within the next working day (11,132 in FY 2022-23 and 9,376 in FY 2021 - 22)

## Top 5 Grounds of Complaints: FY 2022-23

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
ATM/Debit Cards	206	18570	-3.26%	211	7
Account opening /difficulty in operation of accounts	62	9829	100.96%	740	631
Internet/Mobile/Electronic Banking	70	5003	-54.30%	189	40
Loans and advances	14	2311	556.53%	175	56
Mis-selling/Para-banking	14	573	264.97%	60	35
Others	7	1466	372.90%	45	27
<b>Total</b>	<b>373</b>	<b>37752</b>		<b>1420</b>	<b>796</b>

## Top 5 Grounds of Complaints: FY 2021-22

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
ATM/Debit Cards	401	19,196	-20.73%	206	4
Internet/Mobile/Electronic Banking	8	10,947	155.95%	70	21
Account opening /difficulty in operation of accounts	36	4,891	180.29%	62	0
Loans and advances	2	352	-9.74%	14	4
Levy of charges without prior notice/excessive charges/foreclosure charges	0	169	122.37%	3	-
Others	-	310	148%	18	-
<b>Total</b>	<b>447</b>	<b>35,865</b>		<b>373</b>	<b>29</b>