

**Summary Information on Complaints Received by the Bank from Customers and from the Offices of Ombudsman**

Sl. No.	Particulars	Previous Year 2021-22	Current Year 2022-23
Complaints received by the bank from its customers			
1	Number of complaints pending at the beginning of the year	458	312
2	Number of complaints received during the year	41154	56325
3	Number of complaints disposed during the year	41300	56236
3.1	Of which, number of complaints rejected by the bank	6	53
4	Number of complaints pending at the end of the year	312	401
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	374	363
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	337	326
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	21	37
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	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 Banking Ombudsman Scheme, 2006] and covered within the ambit of the Scheme.

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 [2022-23]					
ATM/Debit Cards	256	54761	40.01	376	0
Internet/Mobile/Electronic Banking	14	822	-18.05	8	4
Loans and advances	24	200	-39.03	7	0
Levy of charges without prior notice/excessive charges/foreclosure charges	1	91	9.64	0	0
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch etc.	1	78	-2.50	1	1
Others [Apart from top 5 complaints]	16	373	-12.87	9	0
Total	312	56325	36.86	401	5
Previous Year [2021-22]					
ATM/Debit Cards	435	39113	-1.35	256	1
Internet/Mobile/Electronic Banking	6	1003	25.53	14	1
Loans & Advances - Others	3	328	5.81	24	4
Others	4	206	-53.18	6	1
Levy of charges without prior notice/excessive charges/foreclosure charges	3	83	-62.27	1	0
Others [Apart from top 5 complaints]	7	421	93.12	11	4
Total	458	41154	-1.15	312	11