Disclosure of Complaints of FY 2024-2025

a) Summary information on complaints received by the bank from customers and from the office of Banking Ombudsman

S. N	Particulars	March 31, 2025	March 31, 2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	94	75
2	Number of complaints received during the year	13538	6032
3	Number of complaints disposed during the year	13431	6013
3.1	Of which, number of complaints rejected by the bank	321	217
4	Number of complaints pending at the end of the year	201	94
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	20	25
5.1	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	9	12
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	11	13
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	NA	NA
	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.		

*Complaints resolved within the next working day need not be included in the statement of complaints. Hence, such complaints were not included for last two years. However, during RBI audit, complaints closed during within the next working day (0-1 day) were suggested to include. Hence, from FY2025 all complaints irrespective of closure days are being reported and hence increase is seen.

b) 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 complaint	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days

			s received over the previous year		
1	2	3	4	5	6
Financial Year 2024-25					
ATM/Debit Cards	20	3310	40	43	1
Internet/Mobile/Electronic Banking	47	8349	217	94	2
Account opening/ difficulty in operation of accounts	4	702	33	1	0
Credit Cards	4	280	86	1	1
Loans and Advances	2	218	651	9	1
Others	17	679	110	53	4
Total	94	13538	124	201	9
Financial Year 2023-24					
ATM/Debit Cards	27	2372	-20	20	0
Internet/Mobile/Electronic Banking	35	2632	6	47	0
Account opening/ difficulty in operation of accounts	5	527	42	4	0
Credit Cards	1	150	-3	4	0
Loans and Advances	1	29	26	2	0
Others	6	322	225	17	0
Total	75	6032		94	0

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