



Disclosure of Complaints

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

| S.N | Particulars | 31.03.2023 | 31.03.2022 |
|-----|--|------------|------------|
| | Complaints received by the bank from its customers | | |
| 1 | Number of complaints pending at beginning of the year | 113 | 61 |
| 2 | Number of complaints received during the year | 6101 | 14005 |
| 3 | Number of complaints disposed during the year | 6139 | 13953 |
| 3.1 | Of which, number of complaints rejected by the bank | 25 | 39 |
| 4 | Number of complaints pending at the end of the year | 75 | 113 |
| | Maintainable complaints received by the bank from Office of Ombudsman | | |
| 5 | Number of maintainable complaints received by the bank from Office of Ombudsman | 32 | 27 |
| 5.1 | Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman | 32 | 27 |
| 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman | Nil | Nil |
| 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. | | |

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 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 |
| Financial Year 2022-23 | | | | | |
| ATM/Debit Cards | 76 | 2972 | -58 | 27 | 0 |
| Internet/Mobile/Electronic Banking | 33 | 2483 | -59 | 35 | 0 |
| Account opening/difficulty in operation of accounts | 1 | 370 | -11 | 5 | 0 |
| Credit Cards | 2 | 154 | 18 | 1 | 0 |

| | | | | | |
|---|-----|-------|-----|-----|---|
| Loans and Advances | 1 | 23 | -50 | 1 | 0 |
| Others | 0 | 99 | -52 | 6 | 0 |
| Total | 113 | 6101 | | 75 | 0 |
| Financial Year 2021-22 | | | | | |
| ATM/Debit Cards | 40 | 7138 | -5 | 76 | 0 |
| Internet/Mobile/Electronic Banking | 11 | 6206 | -4 | 33 | 0 |
| Account opening/difficulty in operation of accounts | 4 | 420 | -54 | 1 | 0 |
| Credit Cards | - | 130 | 42 | 2 | 0 |
| Loans and Advances | - | 46 | -23 | 1 | 0 |
| Others | 6 | 65 | -28 | 0 | 0 |
| Total | 61 | 14005 | - | 113 | 0 |