

a) **Summary information on complaints received by the bank from customers and from the Offices of the Banking Ombudsman (OBOs):**

Sr. No	Particulars	31 st March, 2023	31 st March, 2022
Complaints received by the bank from its customers(*)			
1.	Number of complaints pending at beginning of the year	8,195	9,462
2.	Number of complaints received during the year	235,655	198,146
3.	Number of complaints disposed during the year	232,632	199,413
	3.1 Of which, number of complaints rejected by the bank	109,209	85,347
4.	Number of complaints pending at the end of the year	11,218	8,195
<i>* No of complaints reported are excluding complaints redressed in 0 & 1 day.</i>			
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	4,921*	5,737**
	5.1. Of 5, number of complaints resolved in favour of the bank by BOs	2,267	3,027
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	2,654	426
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs 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 BO Scheme 2021 (Previously BO Scheme 2006) and covered within the ambit of the Scheme.

*Data is as received from CEPD, RBI

** Data received from CEPD was 4708 however this data was received post publication of the annual report. The difference was duly clarified to CEPD and updated to the Customer Service Committee of the Board

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
31st March, 2023					
ATM/Debit Cards	3,088	80,053	12%	1126	187
Internet Banking /Mobile Banking/E-Banking	3,501	67,304	33%	5685	1883
Account opening/difficulty in operation of accounts	302	17,687	51%	924	350
Credit Cards	297	15,770	6%	660	22
Mis-selling/Para-banking	112	7,449	21%	365	5
Others	895	47,392	10%	2458	256
Total	8,195	2,35,655	19%	11,218	2,703
31st March, 2022					
ATM/Debit Cards	3,476	71,703	-9%	3,088	1,727
Internet Banking /Mobile Banking/E-Banking	3,857	50,670	-5%	3,501	517
Levy of charges without prior notice/ excessive charges/ foreclosure charges	292	14,818	-40%	297	10
Account opening/difficulty in operation of accounts	644	11,736	-38%	302	13
Credit Cards	50	7,443	608%	18	0

Others	1,143	41,776	-65%	989	163
Total	9,462	198,146	-33%	8,195	2,430

Note: The master list for identifying the grounds of complaints is provided in Appendix 1 as prescribed in Master Circular on Strengthening of Grievance Redress Mechanism in Bank (CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21; dtd 27th January, 2021.)

The Bank has compiled the data for the purpose of this disclosure from its internal MIS system.