

Summary information on complaints received by the Bank from customers and from the Banking Ombudsman

Particulars	FY21-22	FY22-23
Complaints received by the Bank from its customers		
Number of complaints pending at beginning of the year	2,282	575
Number of complaints received during the year	32,603	29,797
Number of complaints disposed during the year	34,310	29,929
<i>Of which, number of complaints rejected by the Bank</i>	913	736
Number of complaints pending at the end of the year	575	443
Complaints received by the Bank from Banking Ombudsman		
Number of complaints received by the Bank from the Banking Ombudsman	554	452
<i>Of which, number of complaints resolved in favour of the Bank by Banking Ombudsman</i>	554	452
<i>Of which, number of complaints resolved through conciliation/mediation/advisories issued by Banking Ombudsman</i>	20	24
<i>Of which, number of complaints resolved after passing of Awards</i>	0	0
Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Top 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 (22-23)						
Ground - 1	Loans and Advances	224	11,029	-1%	210	20
	(a) Rate of Interest/EMI/Tenure Disputes					
	(b) Document not received (c) Others					
Ground - 2	ATM/Debit Cards	148	6,762	-22%	87	1
	(a) Card not working					
	(b) Cash not dispensed at other ATMs (c) Others					
Ground - 3	Internet/Mobile/Electronic Banking	48	4,183	-2%	42	5
	(a) Payment gateway transaction disputes					
	(b) Internet Banking login/password issues (c) Others					
Ground - 4	Account opening/difficulty in operation of accounts	44	4,150	-10%	33	1
	(a) Transactions submitted at branches					
	(b) Instruction updates (c) Others					
Ground - 5	Para-Banking	61	988	-25%	30	1
	(a) Policy documents not received (Loans related)					
	(b) Policy Cancellation (Health/Life Insurance) (c) Others					
Ground - 6	Mis-selling	7	363	-34%	19	0
	(a) Information related wrt gold loan					
	(b) Information related wrt Mortgage Loan (c) Others					
Ground - 7	Others	43	2,322	18%	22	8
	(a) SMS/Email alerts sent but not received					
	(b) Charges related disputes					
Total		575	29,797	-9%	443	36

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 (21-22)						
Ground - 1	Loans and Advances	942	11,175	16%	224	9
	<i>(a) Rate of Interest/EMI/Tenure Disputes</i>					
	<i>(b) Document not received</i>					
	<i>(c) Others</i>					
Ground - 2	ATM/Debit Cards	240	8,693	-7%	148	2
	<i>(a) Card not working</i>					
	<i>(b) Cash not dispensed at other ATMs</i>					
	<i>(c) Others</i>					
Ground - 3	Internet/Mobile/Electronic Banking	264	4,282	-23%	48	1
	<i>(a) Payment gateway transaction disputes</i>					
	<i>(b) Internet Banking login/password issues</i>					
	<i>(c) Others</i>					
Ground - 4	Account opening/difficulty in operation of accounts	418	4,619	-9%	44	1
	<i>(a) Transactions submitted at branches</i>					
	<i>(b) Instruction updates</i>					
	<i>(c) Others</i>					
Ground - 5	Para-Banking	178	1,316	111%	61	9
	<i>(a) Policy documents not received (Loans related)</i>					
	<i>(b) Policy Cancellation (Health/Life Insurance)</i>					
	<i>(c) Others</i>					
Ground - 6	Mis-selling	55	551	32%	7	1
	<i>(a) Information given by front-line</i>					
	<i>(b) Information related wrt gold loan</i>					
	<i>(c) Others</i>					
Ground - 7	Others	185	1,967	-30%	43	7
	<i>(a) SMS/Email alerts sent but not received</i>					
	<i>(b) Charges related disputes</i>					
Total		2282	32603	-3%	575	30

Notes:

The Bank has an “Integrated Complaints Management System” in which complaints are logged and addressed. Complaints are reviewed on a regular basis to ensure timely response to customers.

The Bank has taken measures to reduce complaints across categories (reduced by 9%). The Bank has developed systems in order to make customer interface services automated/system driven. The Bank shall continue to improve processes in order to bring in faster resolutions and efficiency.

+ As compiled by the Management and relied upon by the auditors.