

# Customer Complaints Analysis

FY 2023-24



# Executive Summary

## Summary information on complaints received by the bank from customers and from the OBOs

<u>S.No</u>		Particulars	FY2022-23	FY2023-24
<b>Complaints received by the bank from its customers</b>				
1		Number of complaints pending at beginning of the year	534	1,117
2		Number of complaints received during the year	66,751	2,28,202
3		Number of complaints disposed during the year	66,168	1,95,470
	3.1	Of which, number of complaints rejected by the bank	2,091	7,045
4		Number of complaints pending at the end of the year	1,117	33,849
<b>Maintainable complaints received by the bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	2,399	3,811
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	1,043	1,631
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	1,356	2,180
	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 2006 and covered within the ambit of the scheme.
- The complaints data received by the bank from its customers represents a consolidated view, encompassing complaints received directly from customers, as well as those arising from litigation and the CGR-BO framework.

# 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
FY 2023-2024					
Internet/Mobile Banking (Prepaid Instruments)	117	85,742	1,867.01	21,794	1,799
Account opening/difficulty in operation of accounts	362	63,441	606.94	6,342	3,344
Internet/Mobile/Electronic Banking	217	58,289	49.25	4,234	2,023
Others	164	9,644	5.66	586	224
ATM/Debit Cards	8	2,751	751.70	458	209
Cheques / drafts / bills	0	90	100.00	2	1
Staff behavior	0	8	-66.67	0	0
Total	868	2,19,965	255.58	33,416	7,600
FY 2022-2023					
Internet/Mobile/Electronic Banking	162	39,054	307	217	12
Account opening/difficulty in operation of accounts	16	8,974	781	362	14
Staff Behavior	-	24	-	-	-
ATM/Debit Cards	4	323	-35	8	1
Prepaid Instruments	22	4,359	94	117	4
Others	92	9,127	-13	164	4
Total	296	61,861	159	868	35