

Customer Complaints Analysis

FY 2024-25



Executive Summary

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

<u>S.No</u>		Particulars	FY2024-25	FY2023-24
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	33,849	1,117
2		Number of complaints received during the year	36,806	2,28,202
3		Number of complaints disposed during the year	69,356	1,95,470
	3.1	Of which, number of complaints rejected by the bank	2,409	7,045
4		Number of complaints pending at the end of the year	1,299	33,849
Maintainable complaints received by the bank from OBOs				
5		Number of maintainable complaints received by the bank from OBOs	1,527	3,811
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	475	1,631
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	1,052	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)	NA	NA

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 2024-2025					
Internet/Mobile Banking (Prepaid Instruments)	21,796	22,228	-74.08	151	81
Account opening/difficulty in operation of accounts	6,410	3,913	-93.83	6	0
Internet/Mobile/Electronic Banking	4,305	6,490	-88.87	903	149
Staff behavior	0	0	-100.00	0	0
ATM/Debit Cards	462	122	-95.57	0	0
Cheques / drafts / bills	2	2	-97.78	0	0
Others	874	4,051	-57.99	239	206
Total	33,849	36,806	-83.27	1,299	436
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

Note: Effective FY 2024-2025, the Grounds of Complaints displayed under this section contain complaints received directly from customers, RBI Banking Ombudsman offices and matters under Litigation.