

# Customer Complaints Analysis

FY 2022-23



# Executive Summary

## Summarized information on complaints received by the Bank from Customer & OBO's

<u>S.No</u>		Particulars	FY2021-22	FY2022-23
<b>Complaints received by the bank from its customers</b>				
1		Number of complaints pending at beginning of the year	535	534
2		Number of complaints received during the year	26,692	66,751
3		Number of complaints disposed during the year	26,693	66,168
	3.1	Of which, number of complaints rejected by the bank	424	2,091
4		Number of complaints pending at the end of the year	534	1,117
<b>Maintainable complaints received by the bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	2,711	2,399
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	2,613	1,043
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	98	1,356
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.				

# Top 5 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
<b>FY 2022-2023</b>					
Internet/Mobile/Electronic Banking	162	39,054	307%	217	12
Account opening/difficulty in operation of accounts	16	8,974	781%	362	14
ATM/Debit Cards	4	323	-35%	8	1
Prepaid Instruments	22	4,359	94%	117	4
Staff Behaviour	-	24	-	-	-
Others	330	14,017	5%	413	4
<b>Total</b>	<b>534</b>	<b>66,751</b>	<b>150%</b>	<b>1,117</b>	<b>35</b>
<b>FY 2021-2022</b>					
Internet/Mobile/Electronic Banking	177	9,597	-19%	162	13
Account opening/difficulty in operation of accounts	107	1,019	-87%	16	3
Others	243	13,334	236%	330	201
ATM/Debit Cards	5	496	-75%	4	0
Prepaid Instruments	3	2,246	413%	22	0
<b>Total</b>	<b>535</b>	<b>26,692</b>	<b>3%</b>	<b>534</b>	<b>217</b>