

Enhanced disclosures to be made by banks on complaints and grievance redress

Summary information on complaints received by the bank from customers and from the OBOs				
Sr No		Particulars	Previous year (FY 21-22)	Current year (FY 22-23)
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	359	451
2		Number of complaints received during the year	12302	20006
3		Number of complaints disposed during the year	12210	20117
	3.1	Of which, number of complaints rejected by the bank	3114	4847
4		Number of complaints pending at the end of the year	451	340
Maintainable complaints received by the bank from OBOs				
5		Number of maintainable complaints received by the bank from OBOs	259	258
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	112	117
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	147	141
	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:

1. Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.
2. Maintainable complaints have been identified as per data provided by CEPD, RBI for the period under review.

Top five grounds of complaints received by the bank from customers

Current Year FY 22-23						
	(1) Grounds of complaints, (i.e. complaints relating to)	(2) Number of complaints pending at the beginning of the year	(3) Number of complaints received during the year	(4) % increase/decrease in the number of complaints received over the previous year	(5) Number of complaints pending at the end of the year	(6) Of 5, number of complaints pending beyond 30 days
Ground - 1	Credit Cards	177	5258	31.09%	129	13
Ground - 2	Internet/Mobile/Electronic Banking	59	3310	131.15%	31	3
Ground - 3	ATM/Debit Cards	28	2488	217.35%	27	1
Ground - 4	Loans and advances	46	1912	87.08%	33	2
Ground - 5	Account opening/difficulty in operation of accounts	45	1565	17.23%	46	19
Others	Others	96	5473	47.20%	74	4
Total		451	20006	62.62%	340	42
Previous Year FY 21-22						
Ground - 1	Credit Cards	103	4011	18.32%	177	9
Ground - 2	ATM/Debit Cards	27	1432	49.95%	59	5
Ground - 3	Loans and advances	57	1335	-16.82%	45	0
Ground - 4	Account opening/difficulty in operation of accounts	47	1022	-32.98%	46	3
Ground - 5	Internet/Mobile/Electronic Banking	19	784	-30.93%	28	1
Others	Others	106	3718	-15.06%	96	10
Total		359	12302	-5.27%	451	28