

DISCLOSURE OF COMPLAINTS

a. Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.	Particulars	FY 2024-25	FY 2025-26
Complaints received by the banks from its customers			
1.	Number of complaints pending at beginning of the year	2343	2332
2.	Number of complaints received during the year a. General Complaints b. Digital Complaints	a. 108037 b. 289047	a. 120934 b. 292997
3.	Number of complaints disposed during the year a. General Complaints b. Digital Complaints	a. 107600 b. 289495	a. 121166 b. 293163
3.1	Of which, number of complaints rejected by the bank	29220	80527
4.	Number of complaints pending at the end of the year	2332	1934
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	4983	5650
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2222	2656
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	2761	2993
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	1
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

b. Top five 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 2025-26					
Internet/Mobile/Electronic Banking	294	152157	4.88%	209	0
ATM/Debit Cards	145	68218	-10.36%	92	0
Loans and advances	280	20126	70.59%	295	0
Levy of charges without prior notice/excessive charges/foreclosure charges	258	13376	-9.03%	120	0
Account opening/difficulty in operation of accounts	158	9689	4.62%	141	0
Others	1197	150365	7.30%	1077	42
Total	2332	413931	4.24%	1934	42*
FY 2024-25					
Internet/Mobile/ Electronic Banking	583	145076	-16.10%	294	0
ATM/Debit Cards	310	76105	-52.76%	145	0
Levy of charges without prior notice/excessive charges/foreclosure charges	372	14703	0.06%	258	0
Loans and advances	78	11798	60.69%	280	0
Account opening/difficulty in operation of accounts	24	9261	86.04%	158	0
Others	976	140141	-7.44%	1197	53
Total	2343	397084	-24.30%	2332	53

* All the 42 complaints which are pending beyond 30 days are Vigilance in nature.