

I. Complaints received by the Bank from its customers

	Year ended 31 st March 2023	Year ended 31 st March 2022
1. No. of complaints pending at the beginning of the year	70	138
2. No. of complaints received during the year	12621	9071
3. No. of complaints disposed during the year	12646	9139
3.1 Of which, number of complaints rejected by the Bank	336	207
4. No. of complaints pending at the end of the year	45	70

II. Maintainable complaints received by the Bank from Offices of the Banking Ombudsman (OBOs)

	Year ended 31 st March 2023	Year ended 31 st March 2022
1. No of maintainable complaints received by the Bank from OBOs	144	122
1.1 No of Complaints resolved in favour of the Bank by OBOs	138	120
1.2 No of Complaints resolved through conciliation/ mediation/ advisories issued by the OBOs	6	2
1.3 No of Complaints resolved after passing of awards by OBOs against the Bank	0	0
2. No 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.

a) 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 number of complaints pending beyond 30 days
1	2	3	4	5	6
Year ended March 31, 2023					
Ground - 1 - ATM/ Debit Cards	8	3605	0.33%	6	1
Ground - 2 - Internet /Mobile/Electronic Banking	18	5704	72.01%	13	0
Ground - 3 Account opening/difficulty in operation of accounts	14	1622	80.82%	19	0
Ground - 4 Others	30	1690	33.60%	7	0
Total	70	12621		45	1

Year ended March 31, 2022					
Ground - 1 - ATM/ Debit Cards	41	3593	10.83%	8	3
Ground - 2 Internet /Mobile/Electronic Banking	8	3316	94.15%	18	1
Ground - 3 Account opening/difficulty in operation of accounts	33	897	56.27%	14	0
Ground - 4 Others	56	1265	22.70%	30	5
Total	138	9071		70	9