



Complaint Analysis

FY 2024 - 25



Disclosure of Complaints – FY 24-25

No.	Particulars	March 31, 2025
Complaints received by the bank from its customer - revised (excluding BO complaints)		
1	Number of complaints received during the year	69204
2	Number of complaints disposed during the year	56352
3	Number of complaints pending at the end of the year	14904

Maintainable complaints received by the Bank from Offices of Banking Ombudsman (OBOs)		
No.	Particulars	March 31, 2025
4	Number of maintainable complaints received by the Bank from OBOs	6563
4.1	Of 5, number of complaints resolved in favour of the Bank from OBOs*	2923
4.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs.	3638
4.3	Of 5, number of complaints resolved after passing of Awards by BOs against the Bank	2
5	Number of awards unimplemented within the stipulated time (other than those appealed)	0



Details of top six grounds of complaints received by the bank from customers during FY 24-25					
Complaints received by the bank from its customer (excluding BO complaints)					
Grounds of complaints	Number of complaints pending at the beginning of the year	Number of complaints received during the year (FY 23-24)	% increase/(decrease) in the no. 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
G1 - Account opening/difficulty in operation of accounts	796	19089	107.81	4389	1542
G2 - Loans and Advances	421	15574	145.96	2514	624
G3 - Internet/Mobile/Electronic Banking	520	13941	42.94	2953	607
G4 - Credit Cards	29	9876	49.98	2601	565
G5 - Recovery Agents/Direct Sales Agents	10	3503	178.24	577	134
G6 - ATM / Debit Cards	106	2693	138.53	729	280
G7 - Others	170	4528	262.82	1141	444
Total	2052	69204	95.29	14904	4196



Thank You

