

## Complaint Analysis

FY 2023-2024

# Complaint Summary

#	Complaints received and redressed	FY 2023-24
1	No. of complaints pending at the beginning of the FY	395
2	No. of complaints received during the FY	26998
3	No. of complaints redressed during the FY	26924
3.1	No. of complaints rejected by the bank	61
4	No. of complaints pending at the end of the FY	469

# BO Complaints Trend

#	Particulars	FY 2023-24
5	Number of maintainable complaints received by the bank from OBOs	3943
5.1	Number of complaints resolved in favour of the bank by Bos	1450
5.2	Number of complaints resolved through conciliation/mediation/advisories issued by Bos	2493
5.3	Number of complaints resolved after passing of Awards by BOs against the bank	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil

# Top 5 Areas of Complaints - Groundwise

Area of Complaint	Contribution
Credit Cards	28%
Loans and advances	21%
ATM/Debit Cards	16%
Internet/Mobile/Electronic Banking	9%
Charges Related	5%
Others	21%