

Complaint Analysis

FY 2024-2025

Complaint Summary

#	Complaints received and redressed	FY 2024-25
1	No. of complaints pending at the beginning of the FY	469
2	No. of complaints received during the FY	21573
3	No. of complaints redressed during the FY	21721
3.1	No. of complaints rejected by the Bank	143
4	No. of complaints pending at the end of the FY	321

BO Complaints Trend

#	Particulars	FY 2024-25
55	Number of maintainable complaints received by the Bank from OBOs	3682
5.1	Number of complaints resolved in favour of the Bank by BOs	1531
5.2	Number of complaints resolved through conciliation/mediation/advisories issued by BOs	2150
5.3	Number of complaints resolved after passing of Awards by BOs against the Bank	1
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	32%
Loans and advances	25%
ATM/Debit Cards	9%
Recovery Agents/Direct Sales Agents	7%
Internet/Mobile/Electronic Banking	4%
Others	23%