

Complaint Analysis

FY 2025-2026

Complaint Summary

#	Complaints received and redressed	FY 2025-26
1	No. of complaints pending at the beginning of the FY	321
2	No. of complaints received during the FY	17170
3	No. of complaints redressed during the FY	16731
3.1	No. of complaints rejected by the Bank	995
4	No. of complaints pending at the end of the FY	760

BO Complaints Trend

#	Particulars	FY 2025-26
55	Number of maintainable complaints received by the Bank from OBOs	4824
5.1	Number of complaints resolved in favour of the Bank by BOs	2552
5.2	Number of complaints resolved through conciliation/mediation/advisories issued by BOs	2272
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
Recovery Agents/Direct Sales Agents	30%
Credit Cards	25%
Loans and advances	14%
ATM/Debit Cards	6%
Account opening/difficulty in operation of accounts	2%
Others	22%