

1. Complaints received by the Bank from its customers

	Year ended March 31, 2024	Year ended March 31, 2023
1. No. of complaints pending at the beginning of the year	45	70
2. No. of complaints received during the year	20854	12,621
3. No. of complaints disposed during the year	20856	12,646
3.1 Of which, number of complaints rejected by the Bank	571	336
4. No. of complaints pending at the end of the year	43	45

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

	March 31, 2024	March 31, 2023
1. No. of complaints pending at the beginning of the year	105	144
2. No. of complaints received during the year	39	138
3. No. of complaints disposed during the year	66	6
3.1 Of which, number of complaints rejected by the Bank	0	0
4. No. of complaints pending at the end of the year	0	Nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Year Ended March 31, 2024					
ATM/ Debit Cards	6	1846	(48.79)%	2	0
Internet / Mobile/ Electronic Banking	13	6625	16.15%	3	0
Account opening/difficulty in operation of accounts	19	6218	283.35%	19	2
Loans and Advances	0	278	(32.03)%	7	2
Staff Behaviour	0	119	120.37%	0	0
Others	7	5768	370.09%	12	0
Total	45	20854		43	4

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 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Year Ended March 31, 2023					
ATM/ Debit Cards	8	3,605	0.33%	6	1
Internet/ Mobile/ Electronic Banking	18	5,704	72.01%	13	0
Account opening/difficulty in operation of accounts	14	1,622	80.82%	19	0
Loans and Advances	0	409	51.48%	0	0
Staff Behaviour	0	54	58.82%	0	0
Others	30	1227	28.08%	7	0
Total	70	12,621		45	1