

1. Complaints received by the Bank from its customers

	Year ended March 31, 2025	Year ended March 31, 2024
1. No. of complaints pending at the beginning of the year	43	45
2. No. of complaints received during the year	20787	20854
3. No. of complaints disposed during the year	20781	20856
3.1 Of which, number of complaints rejected by the Bank	1543	571
4. No. of complaints pending at the end of the year	49	43

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

	Year ended March 31, 2025	Year ended March 31, 2024
1. No. of complaints pending at the beginning of the year	187	105
2. No. of complaints received during the year	91	39
3. No. of complaints disposed during the year	96	66
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	0

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, 2025					
Internet/Mobile/Electronic Banking	3	9917	49.70%	12	0
Account opening/ difficulty in operation of accounts	19	4769	(23.30)%	17	5
ATM/Debit Cards	2	1554	(15.82)%	0	0
Loans and Advances	7	1259	352.88%	9	2
Levy of charges without prior notice/ excessive charges/ foreclosure charges	0	1142	164.35%	0	0
Others	12	2146	(62.80)%	11	5
Total	43	20787		49	12

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