

Enhanced Disclosure to be made by Banks on complaints and grievance redress

Sl No.		Particulars	Previous Year (Annual Report 2021-22)	Current Year (2022-23)
<b>Complaints received by the Bank from its customers</b>				
1		Number of complaints pending at beginning of the year	<b>146280</b>	<b>182212</b>
2		Number of complaints received during the year	<b>3452782</b>	<b>3863085</b>
3		Number of complaints disposed during the year	<b>3416850</b>	<b>3910185</b>
	3.1	Of which, number of complaints rejected by the Bank	<b>93618</b>	<b>172002</b>
4		Number of complaints pending at the end of the year	<b>182212</b>	<b>135112</b>
<b>Maintainable complaints received by the Bank from OBOs</b>				
5		Number of maintainable complaints received by the bank from OBOs	<b>45693 #</b>	<b>31038 @</b>
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	<b>35297</b>	<b>12653</b>
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	<b>8664</b>	<b>17356</b>
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the Bank.	<b>1</b>	<b>3</b>
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	<b>0</b>	<b>0</b>

# Including complaints which were pending as at the end of the FY 2020-21 and carried over to FY 2021-22.

@ Including complaints which were pending as at the end of the FY 2021-22 and carried over to FY 2022-23

### 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
<b>Current Year - 2022-23</b>					
INB / MB /EB	97236	2098317	56.17	83450	62242
ATM / Debit Cards	65097	1494562	(-) 20.66	49435	0
Cheque Book related	1694	22638	10.80	19	0
Levy of Charges / Excessive charges	3766	30856	(-) 44.18	38	0
Operation of accounts	8339	23366	(-) 4.74	92	0
Others	6080	193346	54.37	2078	1909
<b>Total</b>	<b>182212</b>	<b>3863085</b>	<b>11.88</b>	<b>135112</b>	<b>64151</b>
<b>Previous Year (Annual Report 2021-22)</b>					
ATM/Debit Card	64100	1883728	4.38	65097	30313
INB / MB	43015	1343568	135.42	97236	67738
Bank Charges levied	4016	55280	(-) 11.53	3766	3410
Operation of accounts	3459	24529	(-) 24.02	8339	3127
Cheque Book related	660	20432	67.98	1694	1056
Others	31030	125245	(-) 80.71	6080	683
<b>Total</b>	<b>146280</b>	<b>3452782</b>	<b>10.26</b>	<b>182212</b>	<b>106327</b>