

## Disclosure of Complaints-2022-23

**SCHEDULE 18 - Notes forming part of the financial statements for the year ended March 31, 2023 (All amounts in crore of, unless otherwise specified)**

**A.**

**a)** Summary information on complaints received by the bank from customers and from the OBOs

S.No	Particulars	March 31, 2023	March 31, 2022
1	No. of complaints pending at the beginning of the year	60	63
2	No. of complaints received during the year	2802	2141
3	No. of complaints disposed during the year	2794	2144
24013.1	Of which, number of complaints rejected by the bank	209	2
44	Number of complaints pending at the end of the year	68	60
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	215	359
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	107	350
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	105	9
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		

**B. Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	No. of complaints pending at the beginning of the year	No. of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	No. of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 day
<b>2022-23</b>					
Account opening/difficulty in operation of accounts	19	1091	49% increase	28	
Internet/Mobile/Electronic Banking	14	406	21% increase	4	
Levy of charges without prior notice/excessive charges/foreclosure charges	0	89	79% increase		
Loans and advances	15	768	78% increase	17	
ATM/Debit Cards	1	179	16% increase	3	
Others	11	484	104% increase	19	
<b>Total</b>	<b>60</b>	<b>3017</b>		<b>71</b>	
<b>2021-22</b>					
Account opening/difficulty in operation of accounts	28	733	5% increase	19	
Internet/Mobile/Electronic Banking	8	512	44% increase	14	1
Levy of charges without prior notice/excessive charges/foreclosure charges	3	433	10% increase		
Loans and advances	17	431	46% increase	15	
ATM/Debit Cards	5	154	13% increase	1	
Others	2	237	204% increase	11	
<b>Total</b>	<b>63</b>	<b>2500</b>		<b>60</b>	<b>1</b>