Disclosure of Complaints of FY 2025-2026

a) **Summary information on complaints received by the bank from customers and from the office of Banking Ombudsman**

S. N	Particulars	March 31, 2026	March 31, 2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	201	94
2	Number of complaints received during the year	12483	13538
3	Number of complaints disposed during the year	12472	13431
3.1	Of which, number of complaints rejected by the bank	1512	321
4	Number of complaints pending at the end of the year	212	201
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	39*	20
5.1	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	17*	9
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	22*	11
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	No awards received	No awards received
	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.		

*Data submitted based on the report generated from RBI CMS portal.

b) 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
Financial Year 2025-26					
ATM/Debit Cards	43	2965	-10.4%	36	0
Internet/Mobile/Electronic Banking	94	7187	-13.9%	93	4
Account opening/ difficulty in operation of accounts	1	572	-18.5%	2	0
Credit Cards	1	276	-1.4%	2	0
Loans and Advances	9	276	+26.6%	3	0
Others	53	1207	+77.7%	76	0
Total	201	**12483**	-7.8%	212	4
Financial Year 2024-25					
ATM/Debit Cards	20	3310	40	43	1
Internet/Mobile/Electronic Banking	47	8349	217	94	2
Account opening/ difficulty in operation of accounts	4	702	33	1	0
Credit Cards	4	280	86	1	1
Loans and Advances	2	218	651	9	1
Others	17	679	110	53	4
Total	**94**	**13538**	**124**	**201**	**9**

Note: As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'.

1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para-banking	6. Recovery Agents / Direct Sales Agents	7. Pension and facilities for senior citizens / differently abled	8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges	10. Cheques / drafts / bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance / acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc	16. Others

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