Trend Analysis of Customer Complaints received in FY 2025-26 and FY 2024-25

Sr No	Sub pt	Particulars	FY 2025-26	FY 2024-25
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the relevant period	0	0
2		Number of complaints received during the relevant period	13	16
3		Number of complaints disposed during the relevant period	13	16
	3.1	Of which, number of complaints rejected by the bank	2	4
4		Number of complaints pending at the end of the relevant period	0	0
5		Number of maintainable complaints received by the bank from Bos	0	2
	5.1	Of 5, number of complaints resolved in favor of the bank by Bos	0	2
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO (Banking Ombudsman) Scheme 2021 / 2026 and covered within the ambit of the Scheme.

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, 2026					
Internet/Mobile/Electronic Banking	0	3	(53.85%)	0	1
Loans and advances	0	1	23.08%	0	0
Others	0	8	96.92%	0	1
Cheques/drafts/bills	0	1	100%	0	0
Total	0	13	18.75%	0	2
Year ended March 31, 2025					
Internet/Mobile/Electronic Banking	0	8	700%	0	0
Account Opening/difficulty in operation of account	0	1	100%	0	0
Levy of charges without prior notice/excessive charges/foreclosure charges	0	1	100%	0	0
Loan and advances	0	1	100%	0	0
Others	0	5	(38%)	0	0
Total	0	16	78%	0	0

Complaints received by the Bank declined from 16 in F.Y. 2024–25 to 13 in F.Y. 2025–26. These complaints are related to products including Trade, Payments, and Forex; however, given the low volumes, no meaningful product- or area-specific trend can be inferred. All complaints were received directly by the Bank. Of the 13 complaints, 2 were rejected, and 2 took more than 30 days to resolve due to client discussions. The primary root causes were technical glitches and/or human error. In cases involving human error, the Bank reviewed each complaint, provided appropriate feedback and sensitized employees.