

Customer Care Unit, Personal Banking & Operations Department,
Central Office, Mumbai

Analysis and Disclosure of Complaints as of 31st March 2016 on the Website

A. Grievance Redress Position

April 2015 - March 2016	Number#
No. Of Complaints pending at the beginning of the year	336
No. Of Complaints received during the year	171128
No. Of Complaints redressed during the year	171018
No. Of Complaints pending at the end of the year	446

#Excluding Banking Ombudsman Cases

Breakup of the complaints received is given below:

ATM / Debit card	115735
Bills Business	7
Credit Card / Point Of Sale (POS)	185
Death Claim	22
Delay / non-sanction of Loan / Irregularities	400
Delay in Cheque Books / completion of Pass Books / Statement of Accounts /	84
Delay in Local / Collection Cheques	173
Delay in transfer of accounts	31
Delay in transfer of funds / remittance regarding e-Banking/ branch etc	117
Delay in transfer of funds / remittance regarding NEFT/RTGS	1296
Discrepancies in accounts	376
Excess Bank charges and less payment of interest	1282
Harassment in transaction & Bad Customer Services regarding LOANS	43
Harassment in transaction & Bad Customer Services regarding OTHERS	874
Internet Banking	15426
Misbehaviour of Staff	291
Non-compliance of Standing Instructions	29
Non-payment / delay in payment of FDRs	100
OTHER ISSUES (TDS Matter, SDV, Forex, Insurance etc.)	2034
PENSION Payment Scheme	238
SMS & Mobile Banking	32385
Grand Total	171128