

**Analysis and Disclosure of Complaints as of 31<sup>st</sup> March 2014 on the Website**

**A. Grievance Redress Position**

April 2013 - March 2014	Number <sup>#</sup>
<b>No. Of Complaints pending at the beginning of the year</b>	1478
<b>No. Of Complaints received during the year</b>	121546
<b>No. Of Complaints redressed during the year</b>	122246
<b>No. Of Complaints pending at the end of the year</b>	778

<sup>#</sup>Excluding Banking Ombudsman Cases

**Breakup of the complaints received is given below:**

Description	Receipts
ATM / Debit card	93163
Bills Business	5
Credit Card / Point Of Sale (POS)	206
Death Claim	12
Delay / non-sanction of Loan / Irregularities	391
Delay in Cheque Books / completion of Pass Books / Statement of Accounts /	137
Delay in Local / Collection Cheques	766
Delay in transfer of accounts	136
Delay in transfer of funds / remittance regarding e- Banking/ branch etc	641
Delay in transfer of funds / remittance regarding NEFT/RTGS	468
Discrepancies in accounts	441
Excess Bank charges and less payment of interest	881
Harassment in transaction & Bad Customer Services regarding LOANS	118
Harassment in transaction & Bad Customer Services regarding OTHERS	2688
Internet Banking	9301

Misbehaviour of Staff	1435
Non-compliance of Standing Instructions	13
Non-payment / delay in payment of FDRs	46
OTHER ISSUES (TDS Matter, SDV, Forex, Insurance etc.)	3696
PENSION Payment Scheme	429
SMS & Mobile Banking	6569
Suspected Frauds	4
Grand Total	121546