

Regulatory Disclosures

Please select relevant financial year to view details in the tables below. You can also download the PDF to view the data.

2023-2024

2022-2023

2021-2022

Download below tables in PDF format for the selected financial year.

[Download .PDF](#)

Please Note:

Complaints registered with CICs:

1. TAT (Turn Around Time) for resolution of complaints is 30 days as per Credit Information Companies Regulation Act, 2005.
2. Data for Financial Year (FY) 2023-24 is updated until March 31, 2024. This will undergo revision by mid-May 2024 for complaints received during March 2024 and closed during April 2024.
3. For complaints pertaining to issues at CIC end:
 - Most of these complaints pertain to Enquiry section (credit application history of loans & credit cards). These could be because some Consumers are unaware / do not recollect that such credit applications will add an enquiry in their CIR (Credit Information Report).
 - Various consumer education initiatives are carried out which has enabled to reduce these types of complaints in FY 23-24.

Number of records submitted by the CI during the year (B):

4. Certain CIs who had submitted data in the previous years may not have data submitted in the subsequent years either due to merger, amalgamation, or termination of Certificate of Registration (COR) by the Reserve Bank of India (RBI).
5. The data contains the total number of records ingested into respective repository maintained by TU CIBIL for the reporting cycle month.
6. Information for the month of March 2024 reporting cycle is not included in the report since the credit information is received post March 31, 2024.
7. This information is extracted on April 01, 2024 and any submissions / uploaded post the cut-off date of April 01, 2024 is not considered.

Complaints Registered With CICs During The Year Ended March 31, 2024

Financial Year	Total Number Of Complaints Received By The Credit Information Company (CIC) $A = B + D$	Complaints Pertaining To Issues At Credit Institutions (CIs) Level		Complaints Pertaining To Issues At CIC End	
		Total Number Of Complaints Received (B)	Number Of Complaints Unresolved With TAT (C)	Total Number Of Complaints Received (D)	Number Of Complaints Unresolved With TAT (E)
2023 - 2024	100	50	10	50	20

Complaints Registered Against The CIs With CICs During The Year Ended March 31, 2024

All Credit Institutes (Bank)

Top 10 CIs with most number of complaints

Top 10 CIs with highest percentage of total records

Top 10 CIs with most unresolved complaints within TAT

SI. No.	Name Of The CI (A)	Number Of Records Submitted By The CI During The Year (B)	Total Number Of Complaints Registered Against The CI During The Year (C)	Complaints As Percentage Of Total Records Submitted By The CI (D) [C as a % of B]	Number Of Complaints Unresolved Within TAT By The CI As On Reference Data (E)	Complaints Unresolved Within TAT As A Percentage Of Total Complaints Registered Against The CI (F) [E as a % of C]
Total		100	50		10	
1	Name Of The CI	200	40	20	20	50
2	Name Of The CI	100	30	30	30	100
3	Name Of The CI	100	20	20	5	25
4	Name Of The CI	50	20	40	10	50
5	Name Of The CI	100	67	67	60	92
6	Name Of The CI	100	87	87	70	89.03
7	Name Of The CI	50	30	60	10	33.33
8	Name Of The CI	50	10	20	2	20
9	Name Of The CI	200	40	20	20	50
10	Name Of The CI	50	30	60	27	90
11	Name Of The CI	50	30	60	27	90
12	Name Of The CI	50	30	60	27	90

Regulatory Disclosures

Please select relevant financial year to view details in the tables below. You can also download the PDF to view the data.

2023-2024

2022-2023

2021-2022

Download below tables in PDF format for the selected financial year.

[Download .PDF](#)

Please Note:

Complaints registered with CICs:

1. TAT (Turn Around Time) for resolution of complaints is 30 days as per Credit Information Companies Regulation Act, 2005.
2. Data for Financial Year (FY) 2023-24 is updated until March 31, 2024. This will undergo revision by mid-May 2024 for complaints received during March 2024 and closed during April 2024.
3. For complaints pertaining to issues at CIC end:
 - Most of these complaints pertain to Enquiry section (credit application history of loans & credit cards). These could be because some Consumers are unaware / do not recollect that such credit applications will add an enquiry in their CIR (Credit Information Report).
 - Various consumer education initiatives are carried out which has enabled to reduce these types of complaints in FY 23-24.

Number of records submitted by the CI during the year (B):

4. Certain CIs who had submitted data in the previous years may not have data submitted in the subsequent years either due to merger, amalgamation, or termination of Certificate of Registration (COR) by the Reserve Bank of India (RBI).
5. The data contains the total number of records ingested into respective repository maintained by TU CIBIL for the reporting cycle month.
6. Information for the month of March 2024 reporting cycle is not included in the report since the credit information is received post March 31, 2024.
7. This information is extracted on April 01, 2024 and any submissions / uploaded post the cut-off date of April 01, 2024 is not considered.

Complaints Registered With CICs During The Year Ended March 31, 2024

Financial Year	Total Number Of Complaints Received By The Credit Information Company (CIC) $A = B + D$	Complaints Pertaining To Issues At Credit Institutions (CIs) Level		Complaints Pertaining To Issues At CIC End	
		Total Number Of Complaints Received (B)	Number Of Complaints Unresolved With TAT (C)	Total Number Of Complaints Received (D)	Number Of Complaints Unresolved With TAT (E)
2023 - 2024	100	50	10	50	20

Complaints Registered Against The CIs With CICs During The Year Ended March 31, 2024

All Credit Institutes (Bank)

Top 10 CIs with most number of complaints

Top 10 CIs with highest percentage of total records

Top 10 CIs with most unresolved complaints within TAT

SI. No.	Name Of The CI (A)	Number Of Records Submitted By The CI During The Year (B)	Total Number Of Complaints Registered Against The CI During The Year (C)	Complaints As Percentage Of Total Records Submitted By The CI (D) [C as a % of B]	Number Of Complaints Unresolved Within TAT By The CI As On Reference Data (E)	Complaints Unresolved Within TAT As A Percentage Of Total Complaints Registered Against The CI (F) [E as a % of C]
Total		100	50		10	
1	Name Of The CI	200	40	20	20	50
2	Name Of The CI	100	30	30	30	100
3	Name Of The CI	100	20	20	5	25
4	Name Of The CI	50	20	40	10	50
5	Name Of The CI	100	67	67	60	92
6	Name Of The CI	100	87	87	70	89.03
7	Name Of The CI	50	30	60	10	33.33
8	Name Of The CI	50	10	20	2	20
9	Name Of The CI	200	40	20	20	50
10	Name Of The CI	50	30	60	27	90

Regulatory Disclosures

Please select relevant financial year to view details in the tables below. You can also download the PDF to view the data.

[2023-2024](#)

[2022-2023](#)

[2021-2022](#)

Download below tables in PDF format for the selected financial year.

[Download .PDF](#)

Please Note:

Complaints registered with CICs:

1. TAT (Turn Around Time) for resolution of complaints is 30 days as per Credit Information Companies Regulation Act, 2005.
2. Data for Financial Year (FY) 2023-24 is updated until March 31, 2024. This will undergo revision by mid-May 2024 for complaints received during March 2024 and closed during April 2024.
3. For complaints pertaining to issues at CIC end:
 - Most of these complaints pertain to Enquiry section (credit application history of loans & credit cards). These could be because some Consumers are unaware / do not recollect that such credit applications will add an enquiry in their CIR (Credit Information Report).
 - Various consumer education initiatives are carried out which has enabled to reduce these types of complaints in FY 23-24.

Number of records submitted by the CI during the year (B):

4. Certain CIs who had submitted data in the previous years may not have data submitted in the subsequent years either due to merger, amalgamation, or termination of Certificate of Registration (COR) by the Reserve Bank of India (RBI).
5. The data contains the total number of records ingested into respective repository maintained by TU CIBIL for the reporting cycle month.
6. Information for the month of March 2024 reporting cycle is not included in the report since the credit information is received post March 31, 2024.
7. This information is extracted on April 01, 2024 and any submissions / uploaded post the cut-off date of April 01, 2024 is not considered.

Complaints Registered With CICs During The Year Ended March 31, 2024

Financial Year	Total Number Of Complaints Received By The Credit Information Company (CIC) A = B + D	Complaints Pertaining To Issues At Credit Institutions (CIs) Level		Complaints Pertaining To Issues At CIC End	
		Total Number Of Complaints Received (B)	Number Of Complaints Unresolved With TAT (C)	Total Number Of Complaints Received (D)	Number Of Complaints Unresolved With TAT (E)
2023 - 2024	100	50	10	50	20

Complaints Registered Against The CIs With CICs During The Year Ended March 31, 2024

All Credit Institutes (Bank)

Top 10 CIs with most number of complaints

Top 10 CIs with highest percentage of total records

Top 10 CIs with most unresolved complaints within TAT

SI. No.	Name Of The CI (A)	Number Of Records Submitted By The CI During The Year (B)	Total Number Of Complaints Registered Against The CI During The Year (C)	Complaints As Percentage Of Total Records Submitted By The CI (D) [C as a % of B]	Number Of Complaints Unresolved Within TAT By The CI As On Reference Data (E)	Complaints Unresolved Within TAT As A Percentage Of Total Complaints Registered Against The CI (F) [E as a % of C]
Total		100	50		10	
1	Name Of The CI	200	40	20	20	50
2	Name Of The CI	100	30	30	30	100
3	Name Of The CI	100	20	20	5	25
4	Name Of The CI	50	20	40	10	50
5	Name Of The CI	100	67	67	60	92
6	Name Of The CI	100	87	87	70	89.03
7	Name Of The CI	50	30	60	10	33.33
8	Name Of The CI	50	10	20	2	20
9	Name Of The CI	200	40	20	20	50
10	Name Of The CI	50	30	60	27	90

Regulatory Disclosures

Please select relevant financial year to view details in the tables below. You can also download the PDF to view the data.

[2023-2024](#)

[2022-2023](#)

[2021-2022](#)

Download below tables in PDF format for the selected financial year.

[Download .PDF](#)

Please Note:

Complaints registered with CICs:

1. TAT (Turn Around Time) for resolution of complaints is 30 days as per Credit Information Companies Regulation Act, 2005.
2. Data for Financial Year (FY) 2023-24 is updated until March 31, 2024. This will undergo revision by mid-May 2024 for complaints received during March 2024 and closed during April 2024.
3. For complaints pertaining to issues at CIC end:
 - Most of these complaints pertain to Enquiry section (credit application history of loans & credit cards). These could be because some Consumers are unaware / do not recollect that such credit applications will add an enquiry in their CIR (Credit Information Report).
 - Various consumer education initiatives are carried out which has enabled to reduce these types of complaints in FY 23-24.

Number of records submitted by the CI during the year (B):

4. Certain CIs who had submitted data in the previous years may not have data submitted in the subsequent years either due to merger, amalgamation, or termination of Certificate of Registration (COR) by the Reserve Bank of India (RBI).
5. The data contains the total number of records ingested into respective repository maintained by TU CIBIL for the reporting cycle month.
6. Information for the month of March 2024 reporting cycle is not included in the report since the credit information is received post March 31, 2024.
7. This information is extracted on April 01, 2024 and any submissions / uploaded post the cut-off date of April 01, 2024 is not considered.

Complaints Registered With CICs During The Year Ended March 31, 2024

Financial Year	Total Number Of Complaints Received By The Credit Information Company (CIC) A = B + D	Complaints Pertaining To Issues At Credit Institutions (CIs) Level		Complaints Pertaining To Issues At CIC End	
		Total Number Of Complaints Received (B)	Number Of Complaints Unresolved With TAT (C)	Total Number Of Complaints Received (D)	Number Of Complaints Unresolved With TAT (E)
2023 - 2024	100	50	10	50	20

Complaints Registered Against The CIs With CICs During The Year Ended March 31, 2024

All Credit Institutes (Bank)

Top 10 CIs with most number of complaints

Top 10 CIs with highest percentage of total records

Top 10 CIs with most unresolved complaints within TAT

SI. No.	Name Of The CI (A)	Number Of Records Submitted By The CI During The Year (B)	Total Number Of Complaints Registered Against The CI During The Year (C)	Complaints As Percentage Of Total Records Submitted By The CI (D) [C as a % of B]	Number Of Complaints Unresolved Within TAT As On Reference Data (E)	Complaints Unresolved Within TAT As A Percentage Of Total Complaints Registered Against The CI (F) [E as a % of C]
Total		100	50		10	
1	Name Of The CI	200	40	20	20	50
2	Name Of The CI	100	30	30	30	100
3	Name Of The CI	100	20	20	5	25
4	Name Of The CI	50	20	40	10	50
5	Name Of The CI	100	67	67	60	92
6	Name Of The CI	100	87	87	70	89.03
7	Name Of The CI	50	30	60	10	33.33
8	Name Of The CI	50	10	20	2	20
9	Name Of The CI	200	40	20	20	50
10	Name Of The CI	50	30	60	27	90