

Disclosure of complaints received during Dec'25 quarter

Sr. No.	Categories	Customers' Complaints (Including INGRAM & CPGRAMS)		RBI- Ombudsman Complaints		Total received	
		Qtr. Sep'25	Qtr. Dec'25	Qtr. Sep'25	Qtr. Dec'25	Qtr. Sep'25	Qtr. Dec'25
1	ATM/CDM/Debit Cards	1420	1519	14	16	1434	1535
2	UPI related	961	1347	18	34	979	1381
3	Cheques/drafts/bills	56	586	6	2	62	588
4	Customer Service Related	260	541	4	3	264	544
5	Charges related	484	397	30	35	514	432
6	Account opening/difficulty in operation of accounts	470	311	30	26	500	337
7	Loans and advances	314	288	35	26	349	314
8	PSB UnIC related	234	209	16	2	250	211
9	AEPS related	105	199	2	1	107	200
10	Government/RBI/other regulatory schemes/services	147	137	8	6	155	143
11	Staff behaviour	27	135	0	0	27	135
12	NEFT/RTGS related	54	53	5	11	59	64
13	IMPS related	32	56	3	2	35	58
14	Pension related	79	50	3	1	82	51
15	ECS/NACH related	9	19	0	0	9	19
16	Locker Related	16	17	1	1	17	18
17	Deceased case related	13	13	0	1	13	14
18	Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	11	12	0	0	11	12
19	Foreign remittance related	6	9	1	1	7	10
20	Mis-selling/Para-banking/Cross-selling	2	7	0	2	2	9
21	Bank Guarantees/Letter of Credit and documentary credits	5	4	0	1	5	5
22	BBPS related	3	4	0	0	3	4
23	Issuance/Exchange of Notes & Coins	1	3	0	0	1	3
24	Against outsourced employees/services & third party products	9	2	0	0	9	2
25	Facilities for senior citizens/differently abled	1	1	0	0	1	1
26	Miscellaneous issues	180	308	38	11	218	319
	Total	4899	6227	214	182	5113	6409

Awards Passed by RBI-Ombudsman during the Quarter: NIL