

**TRENDS IN CUSTOMER COMPLAINTS**  
**Received for the period 01.07.2018 to 30.09.2018**

Nature of complaints	No. of comp received for the quarter ended Sept-2018
Deficiency in service	745
Loans related	554
Deposits (Online complaints)	574
Rude behavior of Manager/staff	104
Allegations against manager/staff regarding corrupt practices.	40
Charging excess commission/service charges	19
Disputed ATM transactions	458
Personnel related matters	125
General Banking (Online complaints)	610
TDS Related issues.	76
Technology issues (IB, MCB, MB, SMSB, TB, E-Passbook)	1299
Complaints received against out sourced employees or out sourced Services	05
Others	425
<b>Total</b>	<b>5034</b>

\*Nature of complaints under the head "Deficiency in service" referred above

Nature of complaint	Quarter ended Sept-2018 (No)
Collection of instruments and related issues	10
Remittance related issues	156
Pass book entries/statement of accounts related issues	02
Opening/ transfer/closure of accounts related issues	36
Payment of matured deposits/claims and related issues	11
Pension related issues	261
ATM card related issues	00
Internet banking related issues	00
Alleged wrongful dishonour of cheques.	00
Alleged wrongful debits to customer's accounts.	0
Other customer service related issues (Online grievances)	215
<b>Total</b>	<b>745</b>

**POSITION OF CUSTOMERS' COMPLAINTS AND  
THEIR REDRESSAL FOR THE QUARTER ENDED 30.09.2018**

<b>Particulars</b>	<b>Receipt</b>	<b>Disposal</b>	<b>Pending</b>
As on 30.06.2018 (Pending complaints)			472
Complaints received:	5034		
Complaints disposed of:		4463	
Complaints pending as on(Pending/Redressed at ROs/CO/HO/BRANCHES) 30.09.2018			1043

**Pending Complaints (Age-wise)**

Pendency of Complaints as on 30.09.2018	Number
Pending Up to 15 days	433
Pending Above 15 days to one month	231
Pending Above One month to 3 months	351
Pending above three months.	28