

**BANK OF INDIA
HEAD OFFICE
CUSTOMER EXCELLENCE BRANCH BANKING DEPARTMENT**

**Summary information on complaints received by the bank from customers
and from the OBOs**

Sr. No	Particulars	PY 2021-22	CY 2022-23
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	13188	2724
2.	Number of complaints received during the year	492450	234355
3.	Number of complaints disposed during the year	502914	235562
3.1	Of which, number of complaints rejected by the bank	10124	11252
4.	Number of complaints pending at the end of the year	2724	1517
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	4634	4636
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	1355	1435
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	3279	3201*
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Out of these, one Award was issued in one case against other Bank.



Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2022-23)					
ATM/ Debit Cards	2566	194544	-57.38	1195	0
Account operation related	1	13120	+38.92	126	0
Internet/ Mobile/ Electronic Banking	0	12158	-16.13	114	0
Advances/ Credit Related	4	2746	+52.39	36	0
Levy of charges	0	1976	+14.48	2	0
Others	153	9811	+14.47	44	0
Total	2724	234355	-52.41	1517	0
Previous Year (2021-22)					
ATM/ Debit Cards	12733	456410	+7.23	2566	3
Internet/ Mobile/ Electronic Banking	67	14497	+65.11	0	0
Account operation related	141	9444	+46.81	1	0
Advances/ Credit Related	35	1802	+6.44	4	1
Levy of charges	52	1726	-2.92	0	0
Others	160	8571	+3.49	153	6
Total	13188	492450	+8.80	2724	10



GENERAL MANAGER
(ALTERNATE)

STATUTORY AUDITOR

