

**BANK OF INDIA, HEAD OFFICE**

Disc-5A

**Statement of Customer Complaints - 31.03.2024**

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

Sr. No.	Particulars	Previous year 2022-23	Current year 2023-24
<b>Complaints received by the bank from its customers</b>			
1	Number of complaints pending at beginning of the year	2724	1517
2	Number of complaints received during the year	234355	232265
3	Number of complaints disposed during the year	235562	232752
3.1	Of which, number of complaints rejected by the bank	13367	12963
4	Number of complaints pending at the end of the year	1517	1030
<b>Maintainable complaints received by the bank from ORBIOs</b>			
5	Number of maintainable complaints received by the bank from ORBIOs	4636	4602
5.1.	Of 5, number of complaints resolved in favour of the bank by RBIOs	1435	1514
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by RBIOs	3201*	3088#
5.3	Of 5, number of complaints resolved after passing of Awards by RBIOs 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 RBIO Scheme 2021 and covered within the ambit of the Scheme.

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

# Out of these, one Award was issued in one case but not against the Bank as the same was resolved through Advisory before the passing of Award.

*Amitabh Raney*  
**GENERAL MANAGER**

**STATUTORY AUDITOR**



**BANK OF INDIA, HEAD OFFICE**

Disc-5B

**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
<b>Current Year (2023-24)</b>					
ATM/DEBIT Cards	1195	128585	-33.9	428	0
Account operation related	126	27227	+107.52	36	0
Internet/Mobile/Electronic Banking	114	42382	+248.59	315	0
Advances/ Credit Related	36	4123	+50.14	5	0
Levy of Charges	2	3141	+58.95	3	0
Others	44	26807	+173.23	243	0
<b>Total</b>	<b>1517</b>	<b>232265</b>	<b>-0.89</b>	<b>1030</b>	<b>0</b>
<b>Previous Year(2022-23)</b>					
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
<b>Total</b>	<b>2724</b>	<b>234355</b>	<b>-52.41</b>	<b>1517</b>	<b>0</b>

**Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks**

1. ATM/Debit Cards
2. Credit Cards
3. Internet/Mobile/Electronic Banking
4. Account opening/difficulty in operation of accounts
5. Mis-selling/Para-banking
6. Recovery Agents/Direct Sales Agents
7. Pension and facilities for senior citizens/differently abled
8. Loans and advances
9. Levy of charges without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non-observance of Fair Practices Code
12. Exchange of coins, issuance/acceptance of small denomination notes and coins
13. Bank Guarantees/Letter of Credit and documentary credits
14. Staff behaviour
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the
16. Others

*Amrita Banerjee*  
GENERAL MANAGER

STATUTORY AUDITOR

