

Analysis of complaints received for the period 01.01.2012 to 31.03.2012

Nature of complaint	No
Deficiency in service	215
Loans related	276
Rude behaviour of Manager/staff	26
Alleged wrongful debits to their accounts	29
Charging excess commission/service charges	55
Allegations against Manager/staff regarding corrupt practices	12
Alleged wrongful dishonour of cheques	16
Disputed ATM transactions	5
Personnel related matters	18
Others	45
Total	697

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

Delay in collection of cheques	35
Delay in crediting inward remittances	8
Delay in providing pass book entries/statement of accounts	37
Delay in transfer/closure of accounts	31
Delay in payment of matured deposits/claims	23
Delay in payment of pension/arrears	14
Delay in issuing ATM cards/duplicate cards/rePIN etc	13
Delay in providing Internet Banking Facility/PWs	24
Other customer service related issues	30
Total	215

**POSITION OF CUSTOMERS' COMPLAINTS AND
THEIR REDRESSAL FOR THE QUARTER ENDED 31.03.2012**

Particulars	Receipt	Disposal	Pending
As on 01.01.2012 (Pending complaints)			171
Complaints received:	697		
Complaints disposed of:		726	
Complaints pending as on 31.03.2012			142

Pending Complaints (Age-wise)

Pendency of Complaints as on 31.03.2012	Number
Less than one month	120
One month to 3 months	22
Three months and above	0

Unimplemented Awards under Banking Ombudsman Scheme: NIL