

# ANALYSIS OF COMPLAINTS

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2024-25



**Bandhan**  
Bank

# Summary of Complaints: FY 2024-25

## Summary information on complaints received by the bank from customers and from the offices of Ombudsman

Sr. No	Particulars	Year ended 31st March 2025	Year ended 31st March 2024
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	1,150	1,420
2	Number of complaints received during the year*	1,55,958	60,330
3	Number of complaints disposed during the year*	1,50,992	60,600
3.1	Of which, number of complaints rejected by the bank	22,082	5,995
4	Number of complaints pending at the end of the year	6,116	1,150
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	1,407	952
5.1	Number of complaints resolved in favour of the bank by Bos	601	334
5.2	Number of complaints resolved through conciliation/mediation/advisories issued by Bos	806	617
5.3	Number of complaints resolved after passing of Awards by BOs against the bank	-	1
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

- The above statement of complaint does not include the complaints that were redressed within the next working day (1,11,500 in FY 2024-25 and 9,596 in FY 2023-24)
- The complaint numbers for FY25 are not comparable with the previous year as the method of classification of complaints has undergone a change. Enquiries and Requests have been reclassified as complaints based on expression of dissent by customers.

# Top 5 Grounds of Complaints: FY 2024-25

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
Internet/Mobile/Electronic Banking	312	46,068	104.74%	1,149	319
Account opening/difficulty in operation of accounts	300	41,831	237.59%	2,773	502
ATM/Debit Cards	148	26,718	48.79%	397	95
Loans and advances	223	12,016	187.74%	751	182
Cross-selling/Para-Banking	131	5,141	566.80%	128	33
Others	36	24,184	854.38%	918	495
<b>Total</b>	<b>1,150</b>	<b>1,55,958</b>		<b>6,116</b>	<b>1,626</b>

# Top 5 Grounds of Complaints: FY 2023-24

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
ATM/Debit Cards	211	17,957	(3.30%)	148	2
Internet/Mobile/Electronic Banking	189	22,501	349.75%	312	18
Account opening/difficulty in operation of accounts	740	12,391	26.07%	300	42
Loans and advances	175	4,176	80.70%	223	63
Cheques/drafts/bills	3	1,053	621.23%	3	3
Others	102	2,252	18.96%	164	36
<b>Total</b>	<b>1,420</b>	<b>60,330</b>		<b>1,150</b>	<b>164</b>