

ANALYSIS OF COMPLAINTS

2025-26



Bandhan
Bank

Summary of Complaints: FY 2025-26

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

Sr. No	Particulars	Year ended 31st March 2026	Year ended 31st March 2025
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	6,116	1,150
2	Number of complaints received during the year*	1,24,311	1,55,958
3	Number of complaints disposed during the year*	1,26,640	1,50,992
3.1	Of which, number of complaints rejected by the bank	22,659	22,082
4	Number of complaints pending at the end of the year	3,787	6,116
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	1,727	1,407
5.1	Number of complaints resolved in favour of the bank by OBOs	1,547	601
5.2	Number of complaints resolved through conciliation/mediation/advisories issued by OBOs	180	806
5.3	Number of complaints resolved after passing of Awards by OBOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

The above does not include 1,16,224 complaints received and resolved within next working day during the year ended March 31, 2026 (Previous Year - 1,11,500 Nos.)

Top 5 Grounds of Complaints: FY 2025-26

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
Account opening/difficulty in operation of accounts	2,773	51,076	22.10%	1,457	151
Internet/Mobile/Electronic Banking	1,149	25,837	-43.92%	341	41
Loans and advances	751	17,663	47.00%	840	199
ATM/Debit Cards	397	14,136	-47.09%	223	10
Cross-selling/Para-Banking	128	5,313	3.35%	258	117
Others	918	10,286	-57.47%	668	23
Total	6,116	1,24,311		3,787	541

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
Total	1,150	1,55,958		6,116	1,626