

## ANALYSIS OF COMPLAINTS FOR THE FINANCIAL YEAR

2012-2013

The details of complaints received by the Consumer Bank during the year are as below:-

Sr. No	Particulars	2012-2013
1	No. of complaints pending at the beginning of the year (pending as at 31.3.2012)	38
2	No. of complaints received during the year	6754
3	No. of complaints redressed during the year	6359
4	No. of complaints pending at the end of the year (including those received on 31st Mar'2013)	433

Analysis of category wise break up of complaints received during the 2012- 2013

Sr. No	Complaint Category	Total
1	Process & Reliability	1775
2	Staff Service Quality	1455
3	Channel Functionality	715
4	Fulfilment & Maintenance	655
5	Payment related	585
6	Product Programme Design	523
7	Pricing Fees and Charges	471
8	Application Related	95
9	Inappropriate Sales	85
10	Channel Accessibility	61
11	Credit & Operational Risk	60
12	Collection related	58
13	Staff Sales Quality	54
14	Customer communication	43
15	Third Party Complaints	42
16	General Sales & Marketing Promotional	41
17	Problem handling	34
18	Others	2
	<b>Grand Total</b>	<b>6754</b>