



CITY UNION BANK

COMPLAINTS ANALYSIS

Summary information on complaints received by the bank from customers and from the OBOS

Sr No		Particulars	Previous Year 2023-24	Previous Year 2024-25
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	25	14
2		Number of complaints received during the year	2825	1807
3		Number of complaints disposed during the year	2836	1786
	3.1	Of which, number of complaints rejected by the bank	0	89
4		Number of complaints pending at the end of the year	14	35
*		Maintainable complaints received by the bank from OBOS		
5		Number of maintainable complaints received by the bank from OBOS	317	323
	5.1	Of 5, Number of complaints resolved in favour of the bank by BOs	194	146
	5.2	Of 5, Number of complaints resolved through conciliation / mediation / advisories issued by BOs	122	177
	5.3	Of 5, Number of complaints resolved after passing of Awards by BOs against the Bank	1	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 BO Scheme 2006 and covered within the ambit of the Scheme.

Analysis of ground of complaints:

S No	Nature of complaints	FY 2023-24	FY 2024-25	% increase/ decrease in the no. of complaints received over the previous year	No. of complaints pending at the end of the year	No. of complaints pending beyond 30 days
1	Internet / Mobile / Electronic Banking	526	421	-20%	6	0
2	ATM / Debit cards	342	177	-48%	2	0
3	Account opening / Difficulty in operation of accounts	353	218	-38%	6	1
4	Loans and advances	439	333	-24%	9	1
5	Levy of charges without prior notice/excessive/foreclosure charges	173	113	-35%	3	0
6	Others	992	545	-45%	9	0
	Gross Total Complaints	2825	1807	-36%	35	2

Disclaimer:

The complaint-related information disclosed below has been **reviewed and approved by the Board** in accordance with regulatory requirements.