

Appendix Table IV.12: Statement of Complaints Received at Banking Ombudsman Office (Continued)
(For the period 2009-10)

| Sr. No. | Name of the bank | Total No. of complaints received | Number of complaints other than credit/debit card 1000 accounts* | Number of credit/debit card complaints/1000 debit card accounts@ | Number of complaints per Branch # | Category-wise break up complaints | | | | | | | | | | Notes and Coins | Others | Out of Subject |
|---------|-----------------------------------|----------------------------------|--|--|-----------------------------------|-----------------------------------|-------------|------------------------|----------------------------------|------------------------------|-------------|-----------------------------|---------------------------------------|------------|--------------|-----------------|--------|----------------|
| | | | | | | Deposit Accounts | Remittances | Credit/debit/ATM Cards | Loans/Advances General & Housing | Charges without Prior Notice | Pension | Failure on Commitments Made | Direct Selling Agents/Recovery Agents | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | | |
| | Scheduled Commercial Banks | 75927 | 0.09 | 0.09 | 1.10 | 3565 | 5499 | 18533 | 6156 | 4677 | 4709 | 10910 | 1554 | 153 | 18228 | 1943 | | |
| | Public Sector Banks | 41924 | 0.06 | 0.07 | 0.71 | 1946 | 3358 | 9550 | 4109 | 1939 | 4577 | 6407 | 657 | 92 | 7838 | 1451 | | |
| | Nationalised Banks | 19092 | 0.04 | 0.05 | 0.46 | 988 | 1639 | 3250 | 2322 | 1027 | 1294 | 3582 | 351 | 48 | 3747 | 844 | | |
| 1. | Allahabad Bank | 797 | 0.03 | 0.09 | 0.36 | 41 | 95 | 63 | 108 | 38 | 53 | 114 | 8 | 2 | 203 | 72 | | |
| 2. | Andhra Bank | 822 | 0.03 | 0.06 | 0.53 | 54 | 54 | 238 | 74 | 33 | 98 | 180 | 10 | 1 | 76 | 4 | | |
| 3. | Bank of Baroda | 1782 | 0.05 | 0.05 | 0.58 | 82 | 171 | 236 | 200 | 137 | 125 | 254 | 29 | 5 | 431 | 112 | | |
| 4. | Bank of India | 1452 | 0.04 | 0.06 | 0.48 | 75 | 116 | 309 | 114 | 37 | 105 | 308 | 21 | 6 | 317 | 44 | | |
| 5. | Bank of Maharashtra | 296 | 0.02 | 0.01 | 0.21 | 17 | 42 | 18 | 28 | 14 | 14 | 43 | 9 | 0 | 95 | 16 | | |
| 6. | Canara Bank | 2153 | 0.05 | 0.11 | 0.71 | 105 | 171 | 575 | 272 | 54 | 124 | 471 | 46 | 5 | 285 | 45 | | |
| 7. | Central Bank of India | 1272 | 0.04 | 0.12 | 0.35 | 63 | 111 | 142 | 171 | 47 | 126 | 272 | 16 | 4 | 255 | 65 | | |
| 8. | Corporation Bank | 441 | 0.04 | 0.02 | 0.41 | 21 | 36 | 87 | 46 | 48 | 4 | 67 | 12 | 0 | 111 | 9 | | |
| 9. | Dena Bank | 502 | 0.05 | 0.03 | 0.45 | 12 | 22 | 26 | 75 | 56 | 55 | 44 | 10 | 0 | 181 | 21 | | |
| 10. | Indian Bank | 758 | 0.03 | 0.02 | 0.45 | 42 | 36 | 76 | 210 | 24 | 60 | 150 | 18 | 0 | 102 | 40 | | |
| 11. | Indian Overseas Bank | 833 | 0.04 | 0.06 | 0.41 | 51 | 47 | 127 | 183 | 13 | 52 | 196 | 17 | 2 | 106 | 39 | | |
| 12. | Oriental Bank of Commerce | 638 | 0.05 | 0.06 | 0.42 | 38 | 74 | 122 | 57 | 41 | 10 | 126 | 15 | 0 | 120 | 35 | | |
| 13. | Punjab and Sind Bank | 215 | 0.03 | 0.10 | 0.25 | 17 | 15 | 3 | 28 | 10 | 16 | 58 | 4 | 0 | 48 | 16 | | |
| 14. | Punjab National Bank | 2800 | 0.05 | 0.06 | 0.59 | 139 | 303 | 620 | 276 | 134 | 239 | 452 | 37 | 9 | 472 | 119 | | |
| 15. | Syndicate Bank | 933 | 0.03 | 0.04 | 0.40 | 37 | 66 | 161 | 110 | 47 | 57 | 213 | 20 | 2 | 175 | 45 | | |
| 16. | UCO Bank | 811 | 0.05 | 0.09 | 0.39 | 43 | 67 | 66 | 98 | 84 | 47 | 159 | 17 | 2 | 183 | 45 | | |
| 17. | Union Bank of India | 1237 | 0.04 | 0.05 | 0.44 | 65 | 117 | 240 | 161 | 58 | 70 | 185 | 22 | 4 | 246 | 69 | | |
| 18. | United Bank of India | 309 | 0.02 | 0.02 | 0.20 | 22 | 30 | 21 | 20 | 9 | 25 | 86 | 6 | 2 | 77 | 11 | | |
| 19. | Vijaya Bank | 322 | 0.04 | 0.05 | 0.28 | 19 | 18 | 67 | 26 | 12 | 9 | 67 | 9 | 0 | 75 | 20 | | |
| 20. | IDBI Bank Limited | 719 | 0.19 | 0.02 | 1.04 | 45 | 48 | 53 | 65 | 131 | 5 | 137 | 25 | 4 | 189 | 17 | | |
| | State Bank Group | 22832 | 0.09 | 0.08 | 1.33 | 958 | 1719 | 6300 | 1787 | 912 | 3283 | 2825 | 306 | 44 | 4091 | 607 | | |
| 21. | State Bank of India | 18939 | 0.11 | 0.08 | 1.52 | 798 | 1386 | 5219 | 1295 | 663 | 2939 | 2339 | 242 | 38 | 3500 | 520 | | |
| 22. | State Bank of Bikaner and Jaipur | 1328 | 0.11 | 0.11 | 1.53 | 35 | 141 | 334 | 222 | 107 | 132 | 92 | 26 | 4 | 214 | 21 | | |
| 23. | State Bank of Hyderabad | 696 | 0.03 | 0.09 | 0.62 | 25 | 49 | 345 | 47 | 21 | 55 | 90 | 7 | 0 | 57 | 0 | | |
| 24. | State Bank of Indore | 473 | 0.11 | 0.03 | 1.00 | 30 | 48 | 43 | 34 | 31 | 52 | 73 | 7 | 1 | 146 | 8 | | |
| 25. | State Bank of Mysore | 350 | 0.04 | 0.08 | 0.51 | 13 | 27 | 131 | 30 | 6 | 46 | 18 | 0 | 0 | 60 | 19 | | |
| 26. | State Bank of Patiala | 468 | 0.05 | 0.05 | 0.53 | 24 | 43 | 101 | 44 | 29 | 35 | 96 | 12 | 0 | 51 | 33 | | |
| 27. | State Bank of Travancore | 578 | 0.07 | 0.03 | 0.77 | 33 | 25 | 127 | 115 | 55 | 24 | 117 | 12 | 1 | 63 | 6 | | |

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|---------|--|----------------------------------|--|--|--|-----------------------------------|-----------------------------------|-------------|------------------------|----------------------------------|------------------------------|-------------|-----------------------------|---------------------------------------|-------------|------------|-----------------|--------|----------------|
| | | | | | | | Deposit Accounts | Remittances | Credit/debit/ATM Cards | Loans/Advances General & Housing | Charges without Prior Notice | Pension | Failure on Commitments Made | Direct Selling Agents/Recovery Agents | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | | | |
| | Private Sector Banks | 22553 | 0.18 | 0.08 | 2.25 | 1165 | 1873 | 4725 | 1652 | 2009 | 67 | 3369 | 669 | 41 | 6582 | 401 | | | |
| | Old Private Sector Banks | 1394 | 0.04 | 0.01 | 0.28 | 68 | 76 | 126 | 319 | 130 | 2 | 286 | 59 | 4 | 289 | 35 | | | |
| 1. | Bank of Rajasthan Ltd. | 200 | 0.06 | 0.06 | 0.44 | 3 | 22 | 22 | 24 | 39 | 1 | 24 | 7 | 2 | 52 | 4 | | | |
| 2. | Catholic Syrian Bank Ltd. | 72 | 0.03 | 0.01 | 0.20 | 3 | 0 | 3 | 31 | 11 | 0 | 9 | 2 | 0 | 12 | 1 | | | |
| 3. | City Union Bank Ltd. | 40 | 0.03 | 0.02 | 0.18 | 1 | 3 | 5 | 8 | 0 | 0 | 17 | 2 | 0 | 4 | 0 | | | |
| 4. | Dhanalakshmi Bank Ltd. | 44 | 0.03 | 0.01 | 0.18 | 2 | 0 | 5 | 14 | 1 | 0 | 12 | 1 | 0 | 8 | 1 | | | |
| 5. | Federal Bank Ltd. | 194 | 0.04 | 0.00 | 0.29 | 6 | 0 | 8 | 68 | 20 | 0 | 42 | 10 | 0 | 31 | 9 | | | |
| 6. | ING Vysya Bank Ltd. | 323 | 0.11 | 0.03 | 0.68 | 24 | 22 | 31 | 29 | 33 | 1 | 54 | 15 | 0 | 107 | 7 | | | |
| 7. | Jammu and Kashmir Bank Ltd. | 38 | 0.01 | 0.01 | 0.08 | 6 | 7 | 8 | 0 | 4 | 0 | 4 | 1 | 0 | 6 | 2 | | | |
| 8. | Karnataka Bank Ltd. | 66 | 0.01 | 0.01 | 0.14 | 5 | 3 | 13 | 5 | 2 | 0 | 14 | 1 | 2 | 19 | 2 | | | |
| 9. | Karur Vysya Bank Ltd. | 132 | 0.04 | 0.01 | 0.39 | 3 | 8 | 12 | 41 | 9 | 0 | 44 | 4 | 0 | 9 | 2 | | | |
| 10. | Laxmi Vilas Bank Ltd. | 50 | 0.03 | 0.01 | 0.19 | 2 | 1 | 3 | 17 | 1 | 0 | 15 | 4 | 0 | 7 | 0 | | | |
| 11. | Nainital Bank Ltd. | 9 | 0.02 | 0.00 | 0.09 | 0 | 1 | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 1 | 3 | | | |
| 12. | Ramakar Bank Ltd. | 2 | 0.005 | 0.000 | 0.02 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | | | |
| 13. | SBI Commercial and International Bank Ltd. | 1 | 0.08 | 0.00 | 0.50 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | | | |
| 14. | South Indian Bank Ltd. | 123 | 0.04 | 0.01 | 0.22 | 8 | 6 | 12 | 48 | 5 | 0 | 21 | 3 | 0 | 20 | 0 | | | |
| 15. | Tamilnad Mercantile Bank Ltd. | 100 | 0.04 | 0.01 | 0.46 | 5 | 3 | 4 | 33 | 5 | 0 | 25 | 9 | 0 | 12 | 4 | | | |
| | New Private Sector Banks | 21159 | 0.25 | 0.09 | 4.17 | 1097 | 1797 | 4599 | 1333 | 1879 | 65 | 3083 | 610 | 37 | 6293 | 366 | | | |
| 16. | Axis Bank Ltd. | 2045 | 0.19 | 0.04 | 2.12 | 101 | 107 | 387 | 86 | 395 | 6 | 312 | 30 | 8 | 579 | 34 | | | |
| 17. | Development Credit Bank Ltd. | 84 | 0.11 | 0.00 | 1.02 | 5 | 8 | 8 | 9 | 3 | 0 | 13 | 5 | 0 | 27 | 6 | | | |
| 18. | HDFC Bank Ltd. | 7542 | 0.28 | 0.11 | 4.40 | 384 | 301 | 1716 | 648 | 620 | 33 | 1141 | 166 | 17 | 2354 | 162 | | | |
| 19. | ICICI Bank Ltd. | 10328 | 0.25 | 0.12 | 6.08 | 523 | 1341 | 2371 | 516 | 671 | 24 | 1447 | 381 | 8 | 2897 | 149 | | | |
| 20. | Indus Ind Bank Ltd. | 295 | 0.17 | 0.02 | 1.38 | 26 | 19 | 9 | 26 | 55 | 0 | 68 | 6 | 3 | 79 | 4 | | | |
| 21. | Kotak Mahindra Bank Ltd. | 826 | 0.55 | 0.10 | 3.30 | 54 | 17 | 105 | 47 | 128 | 2 | 97 | 22 | 1 | 342 | 11 | | | |
| 22. | Yes Bank Ltd. | 39 | 0.19 | 0.02 | 0.26 | 4 | 4 | 3 | 1 | 7 | 0 | 5 | 0 | 0 | 15 | 0 | | | |

Appendix Table IV.12: Statement of Complaints Received at Banking Ombudsman Office (Concluded)
(For the period 2009-10)

| Sr. No. | Name of the bank | Total No. of complaints received | Number of complaints other than credit/debit card complaints/1000 accounts* | Number of credit/debit card complaints/1000 debit card accounts@ | Number of complaints per Branch # | Category-wise break up complaints | | | | | | | | | | Out of Subject |
|---------|-----------------------------------|----------------------------------|---|--|-----------------------------------|-----------------------------------|-------------|------------------------|----------------------------------|------------------------------|-----------|-----------------------------|---------------------------------------|-----------------|-------------|----------------|
| | | | | | | Deposit Accounts | Remittances | Credit/debit/ATM Cards | Loans/Advances General & Housing | Charges without Prior Notice | Pension | Failure on Commitments Made | Direct Selling Agents/Recovery Agents | Notes and Coins | Others | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| | Foreign Banks | 11450 | 0.51 | 0.40 | 37.79 | 454 | 268 | 4258 | 395 | 729 | 65 | 1134 | 228 | 20 | 3808 | 91 |
| 1. | AB Bank Ltd. | 4 | 4.60 | 0.00 | 4.00 | 1 | 0 | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| 2. | ABN Amro Bank Ltd ** | 2143 | 0.79 | 0.71 | 69.13 | 75 | 46 | 829 | 67 | 140 | 13 | 263 | 41 | 5 | 654 | 10 |
| 3. | Abu Dhabi Commercial Bank Ltd. | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. | American Express Bank Ltd. | 83 | 4.38 | 0.07 | 83.00 | 4 | 1 | 35 | 3 | 2 | 1 | 9 | 0 | 0 | 27 | 1 |
| 5. | Antwerp Bank Ltd. | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. | Bank of America N.A. | 1 | 0.18 | 0.00 | 0.20 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. | Bank of International Indonesia | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. | Bank of Bahrain & Kuwait B.S.C. | 1 | 0.06 | 0.00 | 0.50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 9. | Bank of Ceylon | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. | Bank of Nova Scotia | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. | Bank of Tokyo-Mitsubishi UFJ Ltd. | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. | Barclays Bank PLC | 1106 | 1.45 | 0.71 | 158.00 | 42 | 30 | 327 | 58 | 46 | 5 | 60 | 18 | 5 | 510 | 5 |
| 13. | BNP Paribas | 1 | 0.02 | 0.00 | 0.11 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. | Calyon Bank | 1 | 0.21 | 0.00 | 0.17 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| 15. | Chinatrust Commercial Bank | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16. | Citibank N.A. | 2005 | 0.28 | 0.14 | 46.63 | 69 | 53 | 618 | 65 | 60 | 12 | 185 | 47 | 0 | 871 | 25 |
| 17. | DBS Bank Ltd. | 4 | 0.19 | 0.00 | 0.40 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18. | Deutsche Bank AG | 444 | 0.63 | 0.34 | 34.15 | 13 | 6 | 121 | 13 | 33 | 3 | 51 | 16 | 1 | 184 | 3 |
| 19. | HSBC Ltd. | 3388 | 0.64 | 0.84 | 67.76 | 146 | 62 | 1469 | 91 | 248 | 23 | 311 | 47 | 6 | 958 | 27 |
| 20. | J P Morgan Chase Bank | 1 | 0.02 | 0.00 | 1.00 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. | Krung Thai Bank Public Co. Ltd. | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. | Mashreqbank PSC | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23. | Mauritius Bank | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24. | Mizuho Corporate Bank Ltd. | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25. | Oman International Bank S.A.O.G. | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26. | Shinhan Bank | 0 | 0.02 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27. | Societe Generale | 2 | 0.16 | 0.00 | 1.00 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| 28. | Sonali Bank | 1 | 0.44 | 0.00 | 0.50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 29. | Standard Chartered Bank Ltd. | 2263 | 0.46 | 0.42 | 24.07 | 100 | 67 | 857 | 98 | 200 | 8 | 252 | 59 | 3 | 600 | 19 |
| 30. | State Bank of Mauritius Ltd. | 2 | 0.13 | 0.00 | 0.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |

Note:

* The number of accounts as on March 31, 2009.

@ The number of credit/debit card accounts as on June 30, 2010.

The number of branches as on March 31, 2010.

** Presently Royal Bank of Scotland.