

**STATE BANK OF MYSORE  
GM(O) SECRETARIAT : HEAD OFFICE**

**A. CUSTOMER COMPLAINTS : 2008-09**

(a)	No. of complaints pending at the beginning of the year	4
(b)	No. of complaints received during the year	702
(c)	No. of complaints redressed during the year	676
(d)	No. of complaints pending at the end of the year	30

**B. AWARDS PASSED BY THE BANKING OMBUDSMAN**

(a)	No. of unimplemented Awards at the beginning of the year	-
(b)	No. of Awards passed by the Banking Ombudsman during the year	-
(c)	No. of Awards implemented during the year	-
(d)	No. of unimplemented Awards at the end of the year	-

Complaints from	Received & Disposed During 2007-08		Received & Disposed During 2008-09		Pending
RBI	24	24	30	30	-
GOI	37	37	24	24	-
Banking Ombudsman	100	100	85	85	-
Others : Head office	243	243	155	152	3
: Zo/Ro/Br's	272	272	408	381	27
<b>TOTAL :</b>	<b>676</b>	<b>676</b>	<b>702</b>	<b>672</b>	<b>30</b>

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GM(O) SECRETARIAT, HEAD OFFICE**

**ANALYSIS OF COMPLAINTS RECEIVED FOR THE PERIOD  
01.04.2008 TO 31.03.2009**

Sl. No.	Nature of Complaints	Received during the previous year 2007-08			Received during the Current year from 01.04.08 to 31.03.09		
		HO	ZO/RO Brs	Total	HO	ZO/RO Brs	Total
1	Collection of cheques, bills, drafts etc.,	84	44	128	43	67	110
2	Advances – Non-sanction of loans, Delay in sanction of loans	72	42	114	45	45	90
3	Advances – Security documents, charge creations, Interest rates etc.,	27	21	48	11	14	25
4	Opening / Operating / Transfer / Closure of Deposit accounts	37	16	53	25	23	48
5	Issue of Statement of account / Pass Book / Cheque Book etc.,	6	10	16	1	13	14
6	Acceptance / Dishonour of cheques	16	1	17	4	4	8
7	Delay in ECS / EFT credits	2	1	3	-	2	2
8	Levy of Service Charges	17	8	25	15	13	28
9	Pension payment , Transfer of account, Restoration of Commutation	29	24	53	41	37	78
10	Deficiency in Customer Service	8	15	23	7	15	22
11	Remittances – Issue / Payment of DD's, MT's, TT's, PO's	8	4	12	7	6	13
12	Agency transactions-Transfer of funds, dispatch of Scrolls,Collection of Telephone Electricity Bills/Sales Tax etc.	2	1	3	1	4	5
13	ATM Cards/Operations	33	11	44	46	36	82
14	PPF accounts/interest payments	4	4	8	3	1	4
15	Issue of Stamp Papers	5	4	9	-	4	4
16	Bank Guarantees & Letter of Credits	8	1	9	8	1	9
17	Settlement of claims of deceased Persons	1	-	1	3	1	4
18	Staff Misbehaviour	7	15	22	12	15	27
19	Cash Transactions	4	1	5	1	2	3
20	Others	34	49	83	21	105	126
	<b>Total:</b>	<b>404</b>	<b>272</b>	<b>676</b>	<b>294</b>	<b>408</b>	<b>702</b>