

Summary information on complaints received by the bank from customers and from the Offices of banking Ombudsman (OBOs)

Sr.	Particulars	As at 31 March 2025	As at 31 March 2024
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	--
2.	Number of complaints received during the year	1	--
3.	Number of complaints disposed during the year	1	--
	1 Of which, number of complaints rejected by the bank	0	--
4.	Number of complaints pending at the end of the year	0	--
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	0	--
	1. Of 5, number of complaints resolved in favour of the bank by Bos	0	--
	2 Of 5, number of complaints resolved through reconciliation/mediation/advisories issued by Bos	0	--
	3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	--
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	--
7.	Complaints pertaining to ATM cards issued by the bank*	Not Applicable	Not Applicable

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

** The bank currently does not provide any ATM facilities*

SMBC India received a total of one (1) complaint during the financial year 2024-25 as compared to Nil complaints from the previous financial year 2023-24. As the number of customer complaints is very nominal, the bank did not observe any trends or specific areas which requires further analysis.