

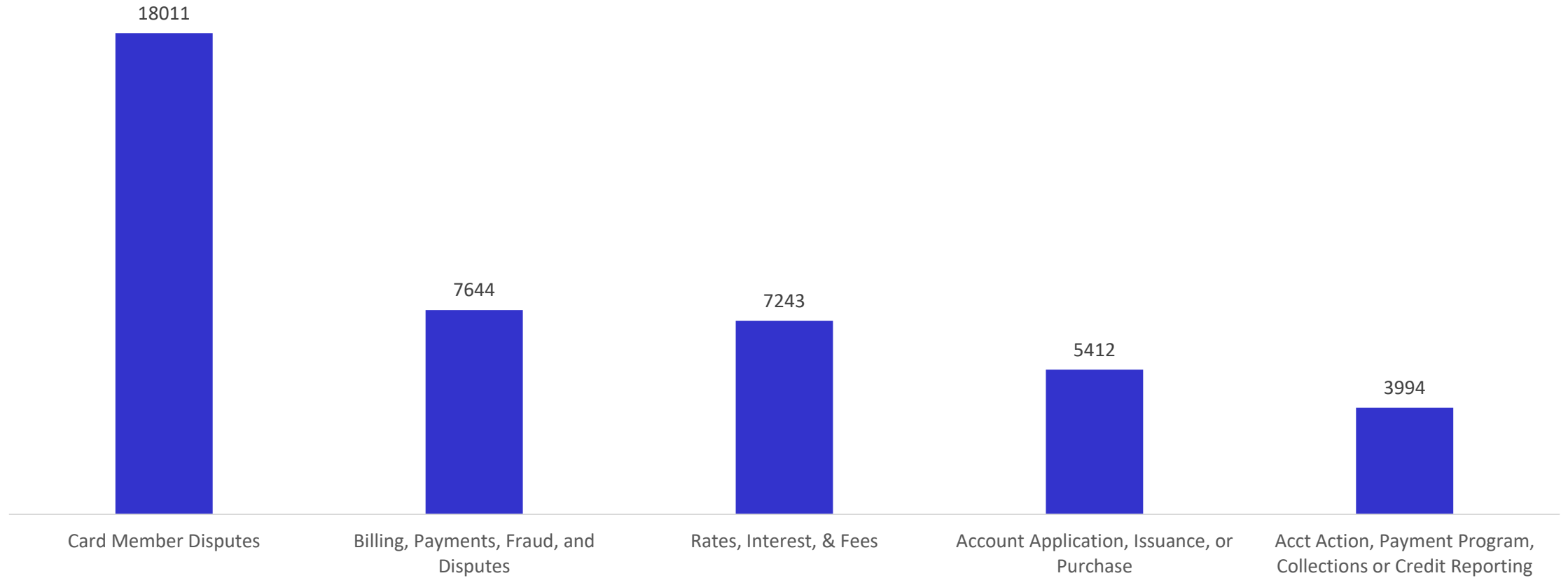


American Express Banking Corp.

Complaints Analysis for FY 2022-23



Top 5 Complaint Category





Disclosure of complaints:

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

S No	Particulars	2022-23	2021-22
Complaints received by the bank from its customers			
1	No of complaints pending at the beginning of the year	489	1083
2	No of complaints received during the Year	60337	22157
3	No of complaints disposed during the year	59062	22751
	3.1 Of which, number of complaints rejected by the bank	-	-
4	No of complaints outstanding at the end of the year	1764	489
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	257	238
	5.1 Of 5, number of complaints resolved in favor of the bank by BOs	119	100
	5.2 Of 5, number of complaints resolved through conciliation/mediation/settled/withdrawn/advisories issued by BOs	138	138
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0



Complaint Analysis

Disclosure of complaints:

Top five Grounds of complaints received by the bank from customers:

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2022-2023)					
Credit Cards	78	25655	685%	555	2
Account opening/difficulty in operation of accounts	71	10256	178%	276	0
Levy of charges without prior notice/excessive charges/foreclosure charges	104	7243	11%	247	0
Non-observance of Fair Practices Code	62	2188	16%	71	0
Internet/Mobile/Electronic Banking	8	2006	431%	65	0
Others	166	12989	131%	550	0
Total	489	60337	172%	1764	2
Previous Year (2021-2022)					
Levy of charges without prior notice/excessive charges/foreclosure charges	295	6538	-18%	104	0
Account opening/difficulty in operation of accounts	208	3686	-31%	71	0
Credit Cards	140	3267	-13%	78	0
Non-observance of Fair Practices Code	61	1887	31%	62	0
Mis-selling/Para-banking	44	1144	17%	37	0
Others	335	5635	-8%	137	0
Total	1083	22157	-13%	489	0