



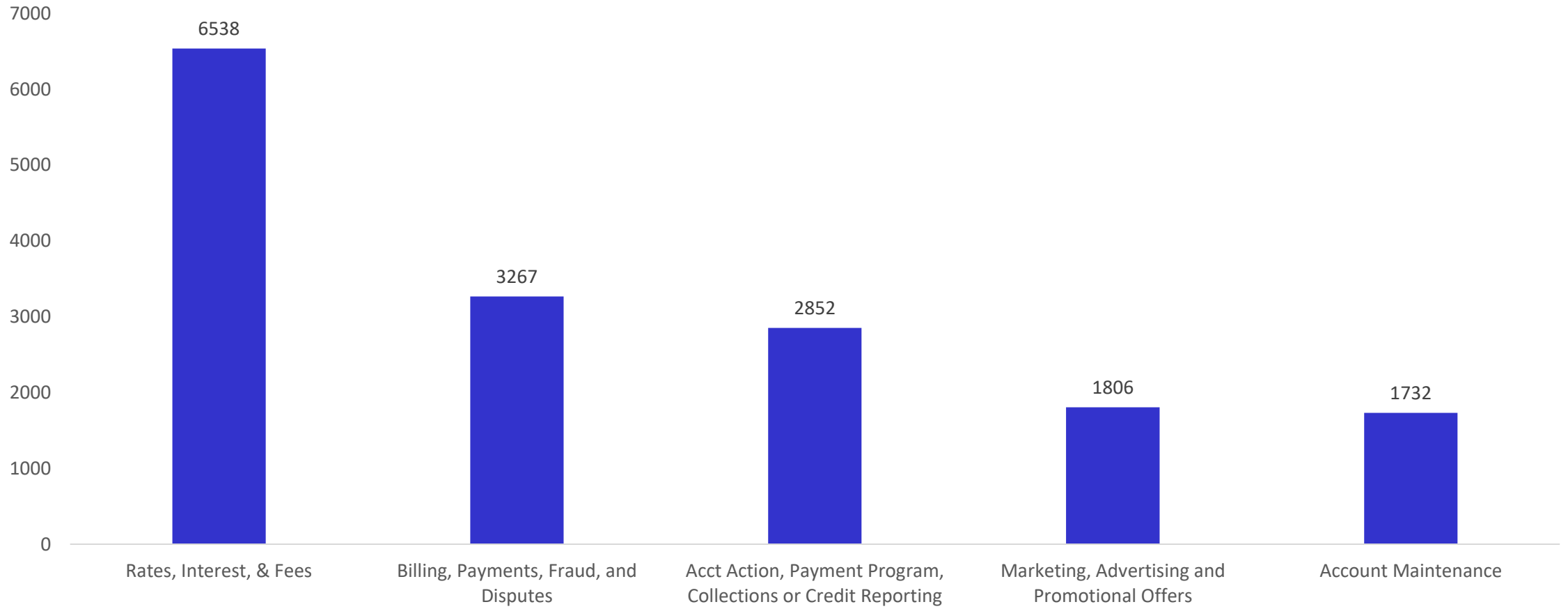
**American Express Banking Corp.**

---

**Complaints Analysis for FY 2021-22**



# Top 5 Complaint Category





## Disclosure of complaints:

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

S No	Particulars	2020-21	2021-22
<b>Complaints received by the bank from its customers</b>			
1	No of complaints pending at the beginning of the year	368	1083
2	No of complaints received during the Year	25550	22157
3	No of complaints disposed during the year	24835	22751
3.1	Of which, number of complaints rejected by the bank	-	-
4	No of complaints outstanding at the end of the year	1083	489
<b>Maintainable complaints received by the bank from OBOs</b>			
5	Number of maintainable complaints received by the bank from OBOs	337	238
5.1	Of 5, number of complaints resolved in favor of the bank by BOs	136	100
5.2	Of 5, number of complaints resolved through conciliation/mediation/settled/withdrawn/advisories issued by BOs	201	138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 (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
<b>Total</b>	<b>1083</b>	<b>22157</b>	<b>-13%</b>	<b>489</b>	<b>0</b>
Previous Year (2020-2021)					
Levy of charges without prior notice/excessive charges/foreclosure charges	90	7927	89%	295	0
Account opening/difficulty in operation of accounts	51	5337	-10%	208	0
Credit Cards	96	3766	-1%	140	0
Non-observance of Fair Practices Code	14	1437	-29%	61	0
Mis-selling/Para-banking	20	980	26%	44	0
Others	97	6103	-3%	335	1
<b>Total</b>	<b>368</b>	<b>25550</b>	<b>11%</b>	<b>1083</b>	<b>1</b>