



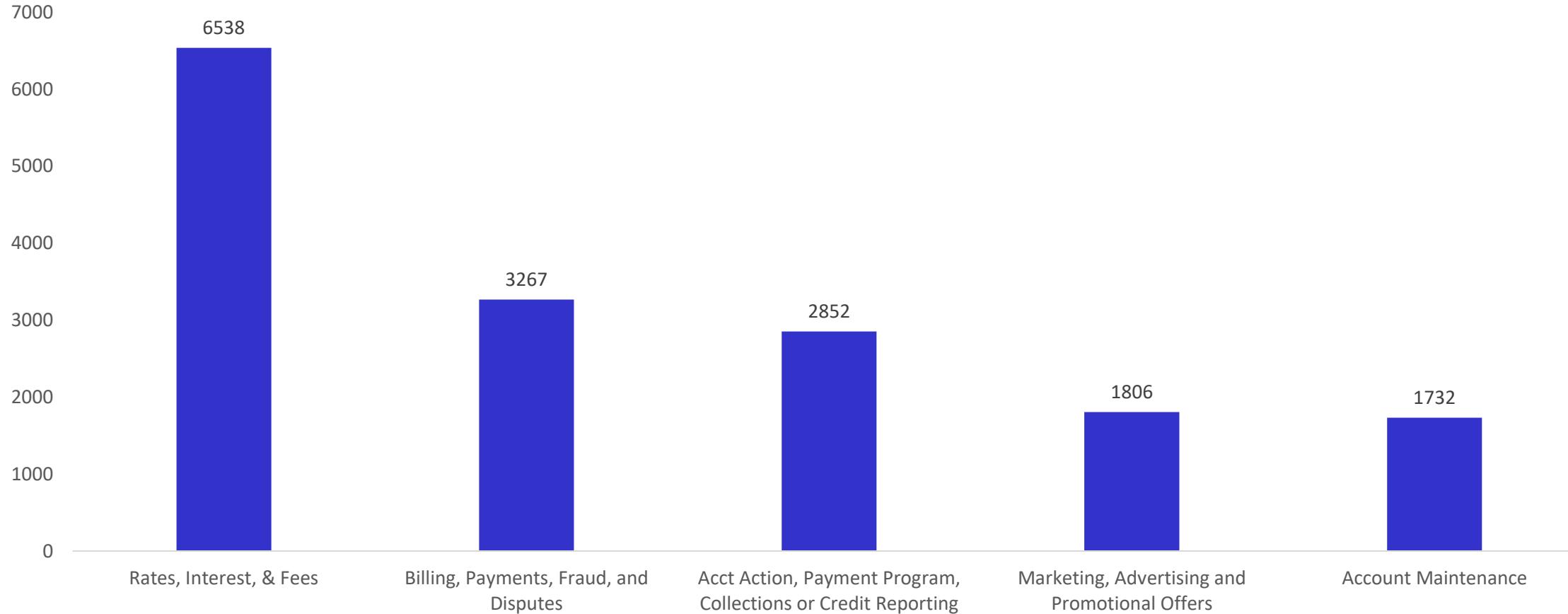
**American Express Banking Corp.**

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**Complaints Analysis for FY 2021-22**



## Top 5 Complaint Category





# Complaint Analysis

## 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	<b>No of complaints pending at the beginning of the year</b>	368	1083
2	<b>No of complaints received during the Year</b>	25550	22157
3	<b>No of complaints disposed during the year</b>	24835	22751
3.1	<b>Of which, number of complaints rejected by the bank</b>	-	-
4	<b>No of complaints outstanding at the end of the year</b>	1083	489
<b>Maintainable complaints received by the bank from OBOs</b>			
5	<b>Number of maintainable complaints received by the bank from OBOs</b>	337	238
5.1	<b>Of 5, number of complaints resolved in favor of the bank by BOs</b>	136	100
5.2	<b>Of 5, number of complaints resolved through conciliation/mediation/settled/withdrawn/advisories issued by BOs</b>	201	138
5.3	<b>Of 5, number of complaints resolved after passing of Awards by BOs against the bank</b>	0	0
6	<b>Number of Awards unimplemented within the stipulated time (other than those appealed)</b>	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>