



Complaint Analysis

Period : April 2022 to March 2023

Complaints Summary



Disclosure of complaints

i) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

	31 March 2023	31 March 2022	
A. Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	56	82
2	Number of complaints received during the year	3,239	2,039
3	Number of complaints disposed during the year	3,177	2,065
3.1	<i>Of which, number of complaints rejected by the Bank</i>	465	423
4	Number of complaints pending at the end of the year	118	56
B. Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the Bank from OBOs*	69	99
5.1	<i>Of 5, number of complaints resolved in favour of the bank by BOs</i>	32	99
5.2	<i>Of 5, number of complaints resolved through conciliation/mediation/ /advisories issued by BOs</i>	37	–
5.3	<i>Of 5, number of complaints resolved after passing of Awards by BOs against the bank</i>	–	–
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	–	–

* Nil complaints pending as at 31 March 2023 (Nil as at 31 March 2022)

Complaints Summary



Top five grounds of complaints received :					
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*
31 March 2023					
Internet/Mobile/Electronic Banking	10	1,696	123%	66	14
ATM/Debit Cards	37	555	-19%	13	7
Account opening/difficulty in operation of accounts	3	233	49%	9	–
Loans and advances	1	191	32%	9	–
Levy of charges without prior notice/ excessive charges/foreclosure charges	–	87	26%	5	–
Others	5	546	71%	16	–
Total	56	3,308	55%	118	21
31 March 2022					
Internet/Mobile/Electronic Banking	20	760	57%	10	–
ATM/Debit Cards	52	689	-39%	37	14
Account opening/difficulty in operation of accounts	5	156	33%	3	–
Loans and advances	5	145	-3%	1	–
Levy of charges without prior notice/excessive charges/foreclosure charges	3	69	60%	–	–
Others	3	319	95%	5	–
Total	88	2,138	2%	56	14

* Based on Calendar days