



# Complaint Analysis

Period : April 2023 to March 2024

# Complaints Summary



## Disclosure of complaints

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

	31 March 2024	31 March 2023	
<b>A. Complaints received by the bank from its customers</b>			
1	Number of complaints pending at beginning of the year	118	56
2	Number of complaints received during the year	2,979	3,239
3	Number of complaints disposed during the year	3,025	3,177
3.1	<i>Of which, number of complaints rejected by the Bank</i>	476	465
4	Number of complaints pending at the end of the year	72	118
<b>B. Maintainable complaints received by the bank from OBOs</b>			
5	Number of maintainable complaints received by the Bank from OBOs*	84	69
5.1	<i>Of 5, number of complaints resolved in favour of the bank by BOs</i>	32	32
5.2	<i>Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs</i>	52	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 2024 (Nil as at 31 March 2023)

# Complaints Summary



## Disclosure of complaints (Continued)

### ii) Top five grounds of complaints received by the bank from customers

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*
<b>31 March 2024</b>					
Internet/Mobile/Electronic Banking	66	1,260	-26%	30	3
ATM/Debit Cards	13	433	-22%	10	-
Account opening/difficulty in operation of accounts	9	431	85%	9	-
Loans and advances	9	293	53%	7	1
Bank Guarantees/Letter of Credit and documentary credits	-	203	1028%	1	-
Others	21	443	-28%	15	-
<b>Total</b>	<b>118</b>	<b>3,063</b>	<b>-7%</b>	<b>72</b>	<b>4</b>
<b>31 March 2023</b>					
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	-
<b>Total</b>	<b>56</b>	<b>3,308</b>	<b>55%</b>	<b>118</b>	<b>21</b>

\* Based on Calendar days