



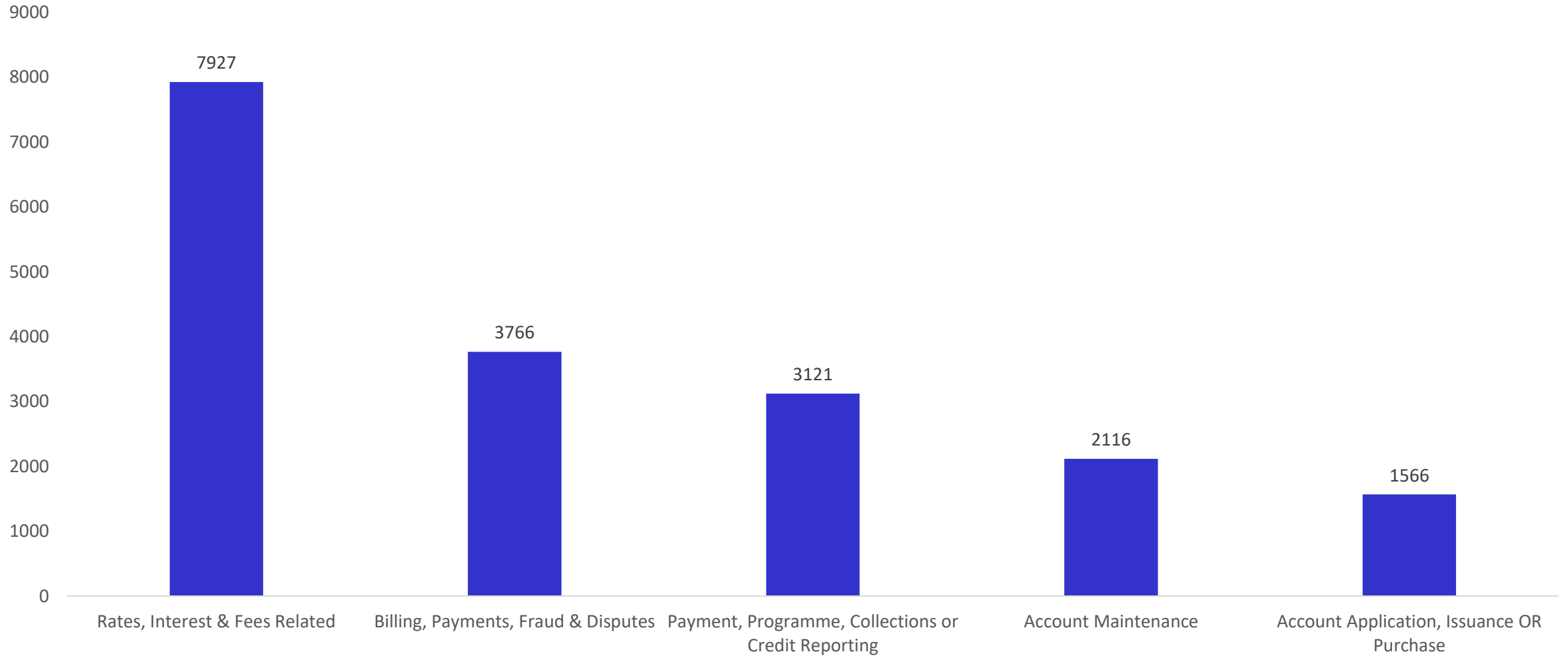
**American Express Banking Corp.**

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**Complaints Analysis for FY 2020-21**



# Top 5 Complaint Category





## Disclosure of complaints:

### Summary information on complaints received by the bank from customers and from the BOs

S No	Particulars	2020-21	2019-20
<b>Complaints received by the bank from its customers</b>			
1	No of complaints pending at the beginning of the year	368	397
2	No of complaints received during the Year	25550	23005
3	No of complaints disposed during the year	24835	23034
3.1	Of which, number of complaints rejected by the bank	-	-
4	No of complaints outstanding at the end of the year	1083	368
<b>Maintainable complaints received by the bank from OBOs</b>			
5	Number of maintainable complaints received by the bank from OBOs	337	90
5.1	Of 5, number of complaints resolved in favor of the bank by BOs	136	30
5.2	Of 5, number of complaints resolved through conciliation/mediation/settled/withdrawn/advisories issued by Bos	201	60
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

### Grounds of complaints received by the bank from customers:

Year	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>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
2020-21	Credit card related	368	25550	11.06%	1083	-
2019-20	Credit card related	397	23005	0.74%	368	-