

COMPLAINT ANALYSIS - FY 2020-2021

Details of Complaints received by Standard Chartered Bank during the year are as below:

Sr. No	Particulars	FY 19-20	FY 20-21
Complaints received by the Bank from its customers			
1	Number of complaints pending at beginning of the year	354	168
2	Number of complaints received during the year	21229	37547
3	Number of complaints disposed during the year	21415	37066
3.1	Of which, number of complaints rejected by the bank	280	1942
4	Number of complaints pending at the end of the year	168	649
Maintainable Complaints received by the Bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	1430	1720
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	1382	1659
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	48	61
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil
Note: Maintainable Complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			

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
FY 2020-21					
ATM/ Debit Cards	7	8874	-19%	76	19
Credit Cards	28	4738	160%	87	12
Internet/ Mobile/ Electronic Banking	7	4515	528%	76	6
Account Opening/difficulty in operation of accounts	32	3401	32%	32	3
Loans and advances	8	3316	388%	33	5
Others	86	12703	185%	345	42
Total	168	37547	77%	649	87

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1	2	3	4	5	6
FY 2019-20					
ATM/Debit Cards	169	10987	-34%	7	5
Credit Cards	64	1822	-6%	28	8
Internet/ Mobile/ Electronic Banking	2	719	53%	7	2
Account Opening/difficulty in operation of accounts	50	2568	14%	32	10
Loans and advances	8	680	-15%	8	1
Others	61	4453	10%	86	30
Total	354	21229	-19%	168	56
<p>Note: Basis a change in the reporting methodology, the bank will report all complaints received for the FY 2020-21, excluding complaints closed within 1 business day of the receipt of the Complaint</p>					