

# Complaints Analysis

**FY 2023 - 24**



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## Disclosure of customer complaints

Sr. No		Particulars	31-Mar-24	31-Mar-23
1		No of complaints pending at beginning of the year	837	62
2		No of complaints received during the year*	15074	12108
3		No of complaints disposed during the year	15562	11333
	3.1	number of complaints rejected by the bank**	2925	2657
4		No of complaints pending at the end of the year	349	837
5		Maintainable complaints received by the bank from Banking Ombudsman	668	319
	5.1	number of complaints resolved in favour of the bank by BO	280	142
	5.2	number of complaints resolved through conciliation/mediation/advisories issued by BO	388	172
	5.3	number of complaints resolved after passing of awards by BO against the bank	0	5
6		No of Awards unimplemented within the stipulated time(other than those appealed)	0	0

\* Includes 4983 ATM disputes

\*\*Includes 1912 ATM dispute rejections



1.Complaints do not include complaints redressed by the Bank within one working day. Based on regulatory guidance issued to the banking industry.  
2. Complaints related to ATM have been added from Dispute Management Systems (DMS) -NPCI

## Top five grounds of complaints

Grounds of complaints, (i.e., complaints relating to)	No of complaints pending beginning of the year	No. of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	No. Of Complaints Pending at the end of the year	Of 5, no. of complaints pending beyond 30 days
(1)	(2)	(3)	(4)	(5)	(6)
ATM/Debit Cards	99	5270*	-10.02%	23	1
Credit Cards	145	4575**	34.24%	78	0
Internet/Mobile/Electronic Banking	112	979	19.68%	46	0
Loans and advances	40	479	72.92%	33	3
Account opening/difficulty in operation of accounts	23	441	125.00%	21	0
Others	418	3330	114.56%	148	5
<b>Total (FY 2023-24)</b>	<b>837</b>	<b>15074</b>	<b>24.50%</b>	<b>349</b>	<b>9</b>
ATM/Debit Cards	46	5857	3.98%	99	29
Credit Cards	-	3408	100.00%	145	12
Internet/Mobile/Electronic Banking	1	818	66.26%	112	50
Loans and advances	6	277	218.39%	40	17
Account opening/difficulty in operation of accounts	1	196	76.58%	23	7
Others	8	1552	46.28%	418	145
<b>Total (FY 2022-23)</b>	<b>62</b>	<b>12108</b>	<b>60.07%</b>	<b>837</b>	<b>260</b>

\* Includes 4983 ATM disputes

\*\* Includes 291 complaints related to Recovery agents/ Direct Sales agents, 283 complaints related to Levy of charges without prior notice/excessive charges/foreclosure charges and 716 miscommunication related complaints

**Thank you**