

Complaint Analysis

FY 2021-22

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Disclosure of customer complaints

Sr No.	Particulars	31-Mar-22	31-Mar-21
1	No. of complaints pending at the beginning of the year	70	22
2	No. of complaints added on amalgamation of eLVB (schedule 18 note [5])	-	49
3	No. of complaints received during the year	7564	7,173
4	No. of complaints disposed during the year	7572	7,174
	<i>4.1 Of which, number of complaints rejected by the Bank</i>	2761	2,294
5	No. of complaints pending at the end of the year	62	70
6	Maintainable complaints received by the Bank from Offices of Banking Ombudsman (OBOs)	403	339
	6.1 of 6, number of complaints resolved in favour of the Bank by Banking Ombudsman (BO)	396	339
	6.2 of 6, number of complaints resolved through conciliation / mediation / advisories issued by BOs	4	4
	6.3 of 6, number of complaints resolved after passing of awards by BOs against the Bank	-	-
7	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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
3. Banking Ombudsman complaints are taken as per the Bank records

Top five grounds of complaints

Grounds of complaints	No. of Complaints pending at the beginning of the year	Addition on amalgamation of eLVB	No. 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 6, no. of complaints pending beyond 30 days
2021-22						
ATM/Debit Cards	50	-	5,633	-0.69%	46	-
Internet/Mobile/Electronic Banking	3	-	492	2.07%	1	1
Loans and advances	2	-	223	14.36%	6	1
Account opening/difficulty in operation of accounts	3	-	111	-64.76%	1	-
Mis-selling /Para-banking	2	-	44	10.00%	1	-
Others	10	-	1061	131.15%	7	3
Total	70	-	7564	92.14%	62	5

Thank you