

Trend Analysis for Complaints Received in 2023-24 and 2022-23

Customer Complaints

Sr No		Particulars	Year ended March 31, 2023	Year ended March 31, 2024
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	0	0
2		Number of complaints received during the year	4	9
3		Number of complaints disposed during the year	4	9
	3.1	Of which, number of complaints rejected by the bank	1	2
4		Number of complaints pending at the end of the year	0	0
5		Number of maintainable complaints received by the bank from OBOs	1	3
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	1	3
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
	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, (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
Year ended March 31, 2024					
Others	0	9	125%	0	0
Total	0	9	125%	0	0
Year ended March 31, 2023					
Others	0	4	100%	0	0
Total	0	4	100%	0	0

Period	2022-23	2023-24
Q1 (April – June)	1	1
Q2 (July –September)	1	1
Q3 (October –December)	1	2
Q4 (January – March)	1	5
Total Complaint Received	4	9

JP Morgan Chase Bank N.A., India received a total of 9 Client Complaints during the financial year 2023-24 as compared to 4 Complaints in the previous financial year 2022-23. Given the low base of Complaints, the bank did not observe any particular trend or specific areas that requires further analysis and a special mention in its financial statement.