

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.