

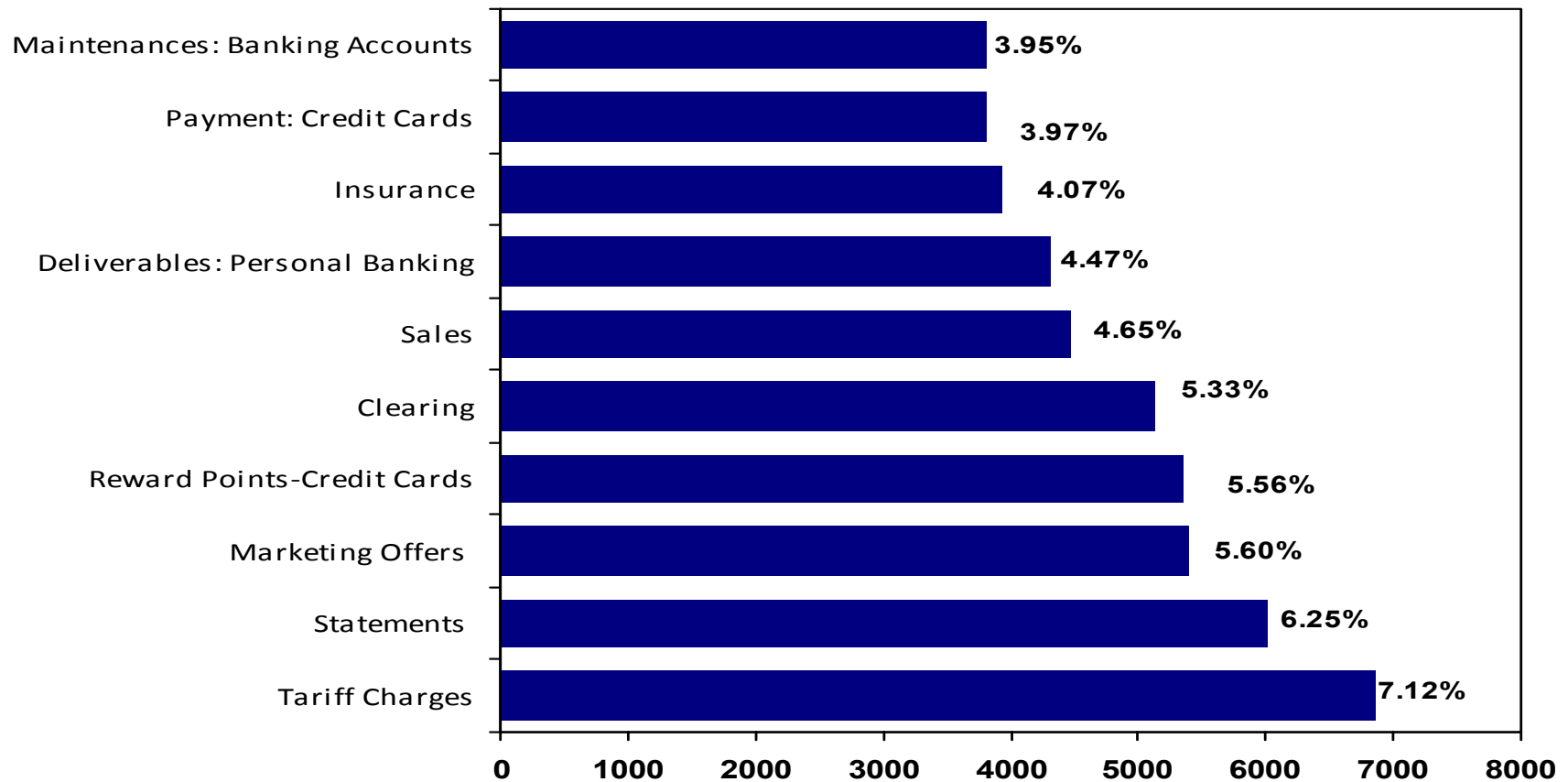
Complaints Analysis

April 2008 – March 2009

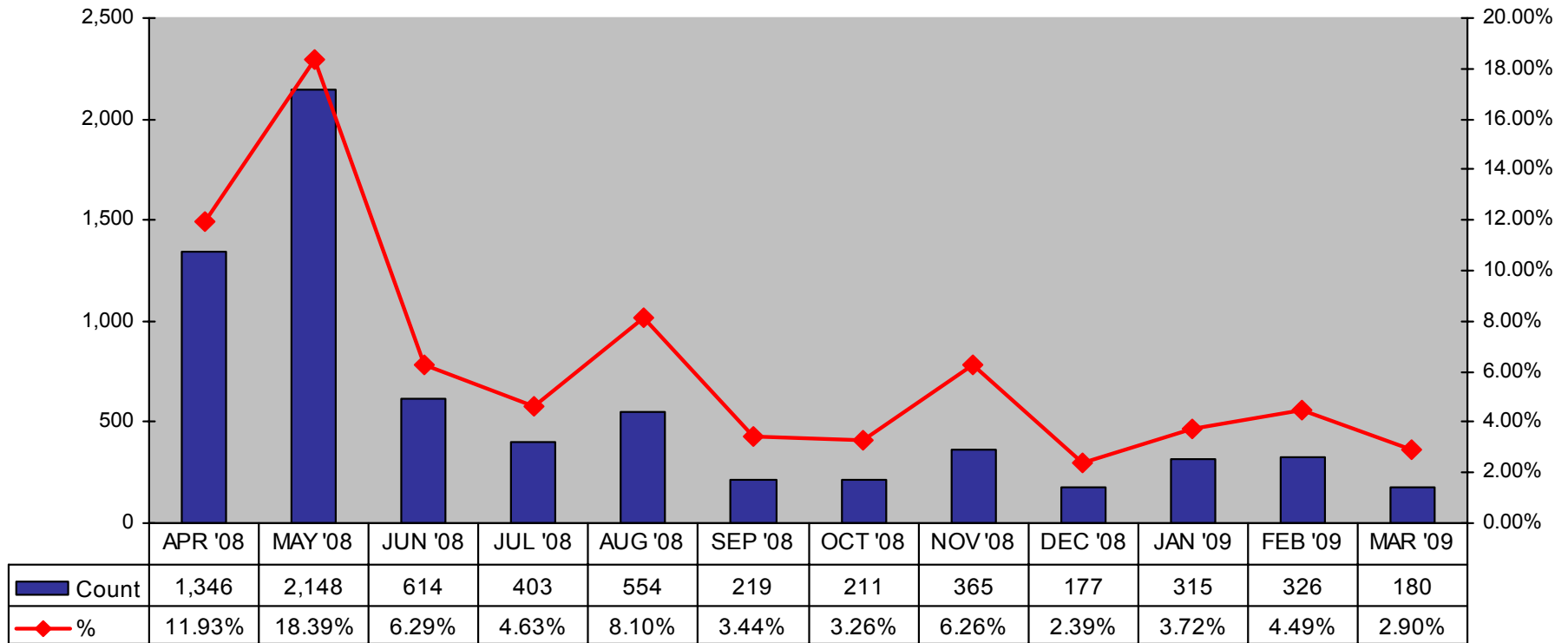
COMPLAINTS VOLUMES : MONTH-WISE BREAK-UP

Month	Volumes	% Increase Over Previous Month
APR '08	11,287	5.92%
MAY '08	11,678	3.46%
JUN '08	9,768	-16.36%
JUL '08	8,695	-10.98%
AUG '08	6,837	-21.37%
SEP '08	6,370	-6.83%
OCT '08	6,478	1.70%
NOV '08	5,832	-9.97%
DEC '08	7,414	27.13%
JAN '09	8,478	14.35%
FEB '09	7,253	-14.45%
MAR '09	6,203	-14.48%

TOP 10 COMPLAINT CATEGORIES

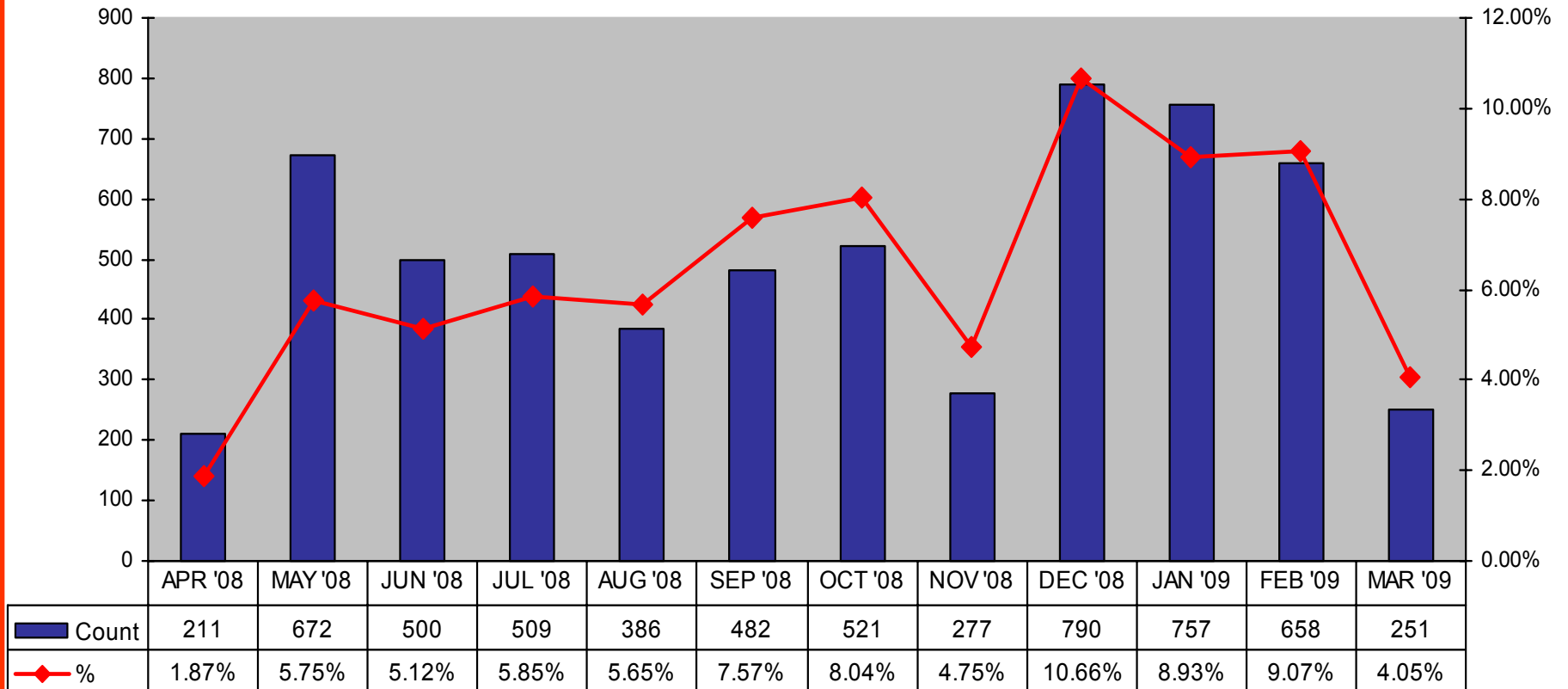


TARIFF CHARGES RELATED



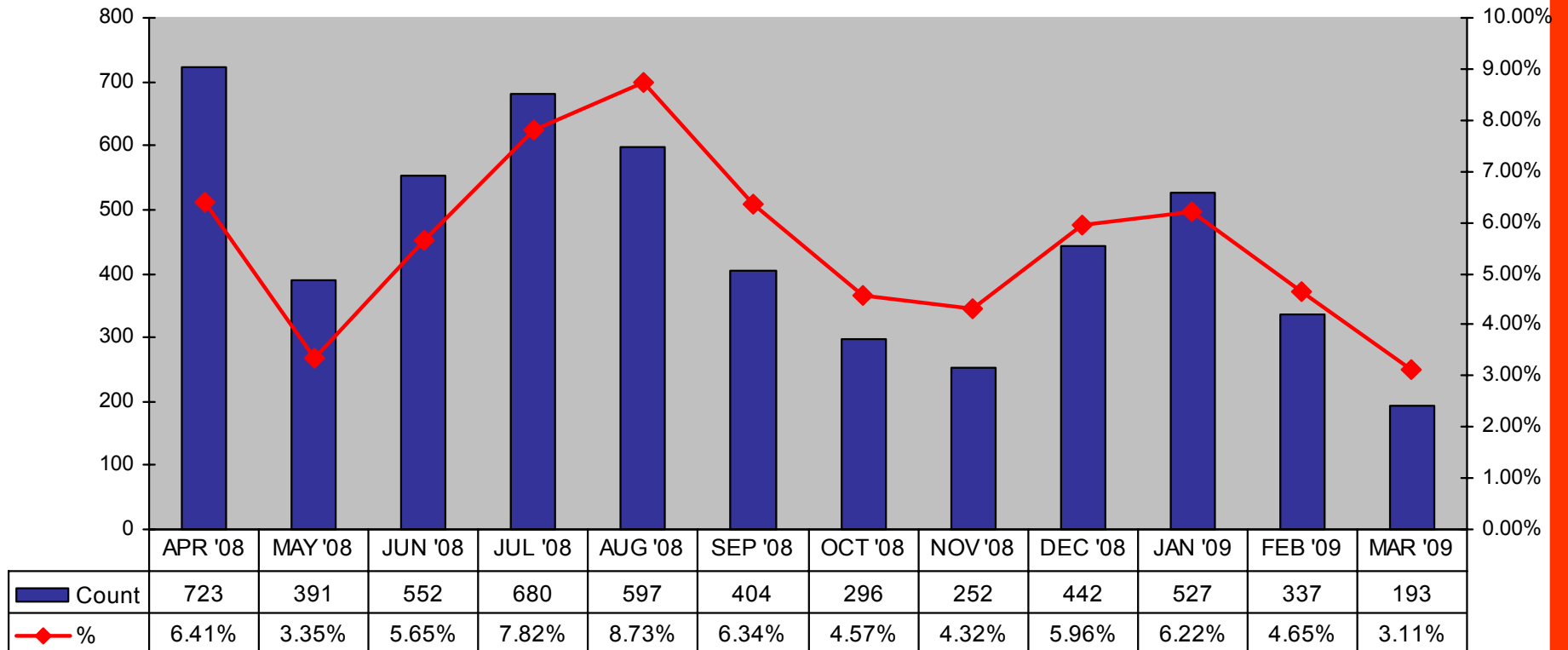
Whilst there was a spike in complaints received in May2008, enhanced customer awareness helped reduce customer complaints on Tariff Charges related issues by the end of the year, i.e. from 1,346 complaints in Apr2008 to 180 in Mar2009.

STATEMENTS RELATED: CREDIT CARDS



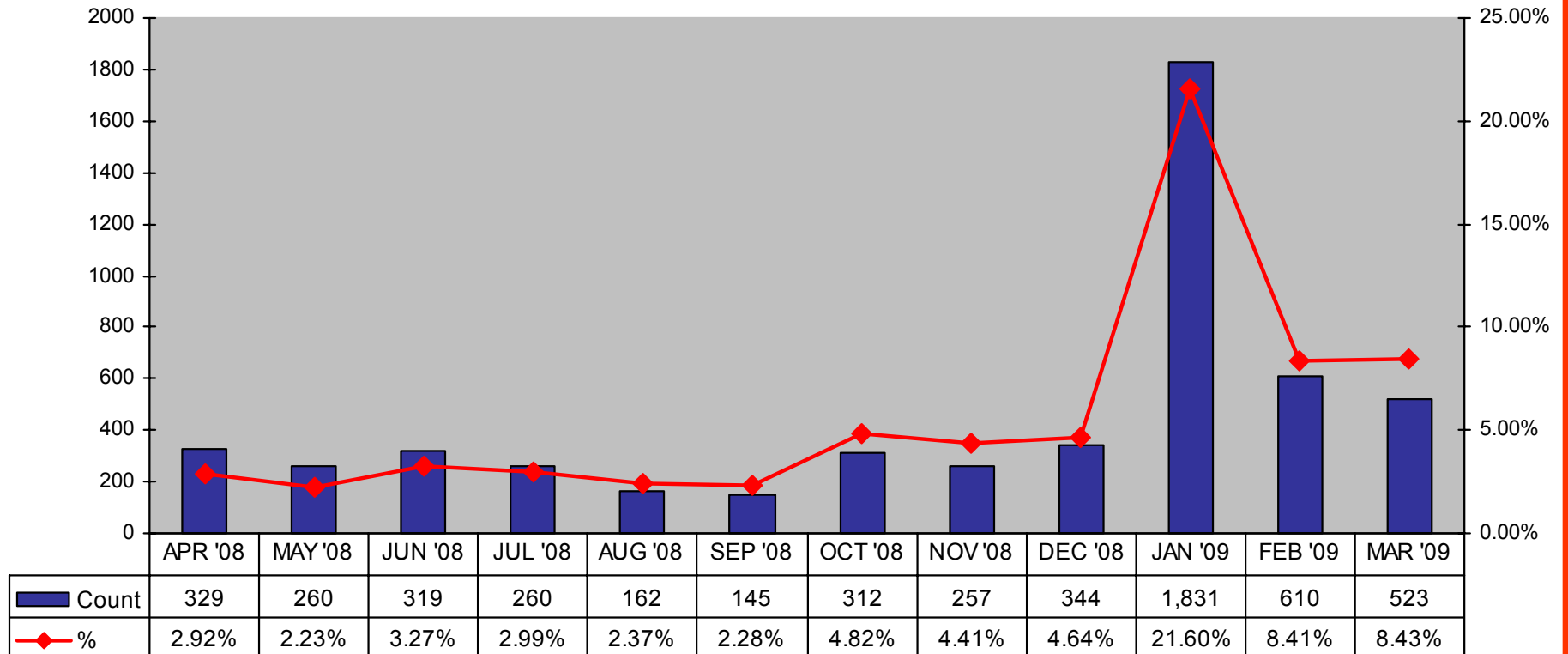
Complaints recorded seasonal trends, spiking in Dec2008 and Jan2009.

MARKETING RELATED



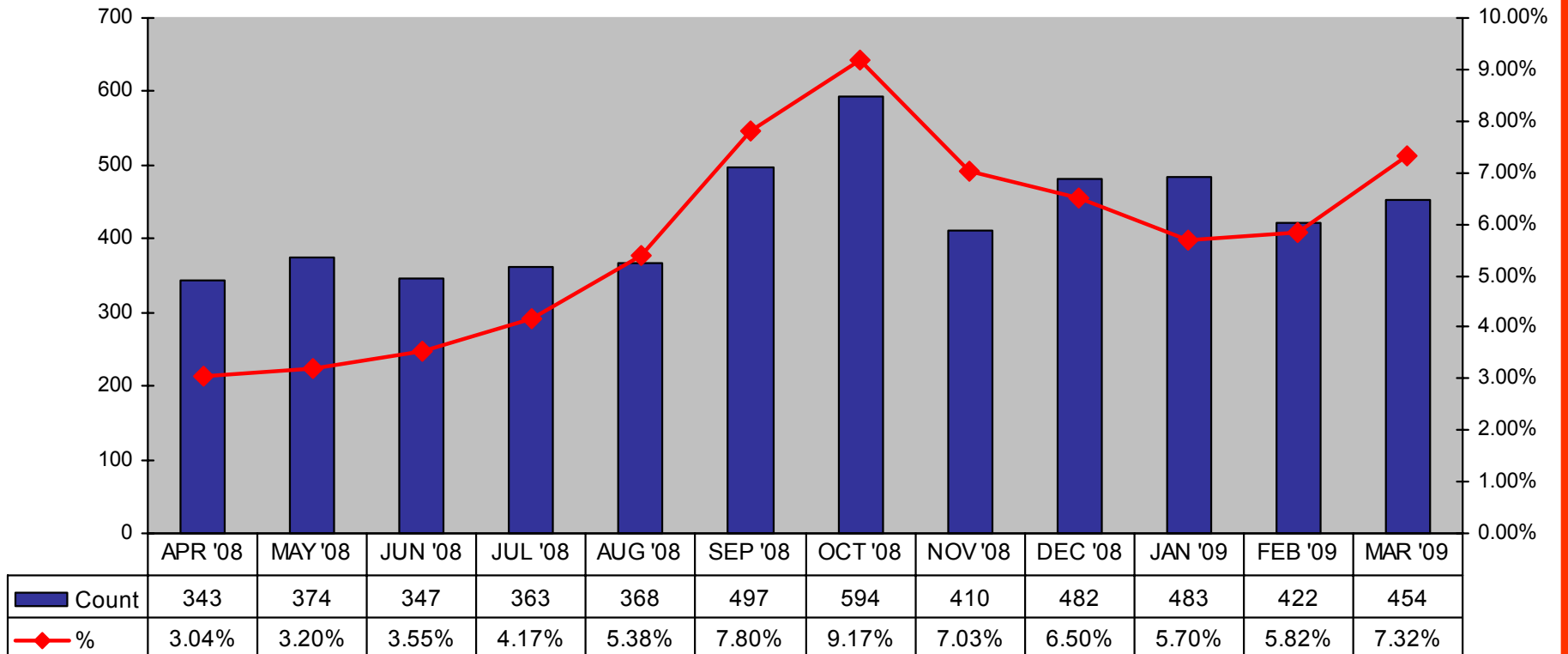
**Proactive customer communications on the Bank's Marketing Offers have helped reduce these complaints by year-end.
Complaints reduced from 723 in Apr2008 to 193 in Mar2009.**

REWARD POINTS: CREDIT CARDS



Complaints with respect to delays in redeeming reward points on credit cards recorded a fairly consistent trend in 2008, with the exception of Jan2009 when there was a huge spike in these numbers. Initiatives taken to improve timelines helped contain the customer complaints, which started recording a declining trend.

CLEARING OF CHEQUES



Measures taken to enhance customer awareness have helped contain complaints at a consistent pace through the year.

Thank You