

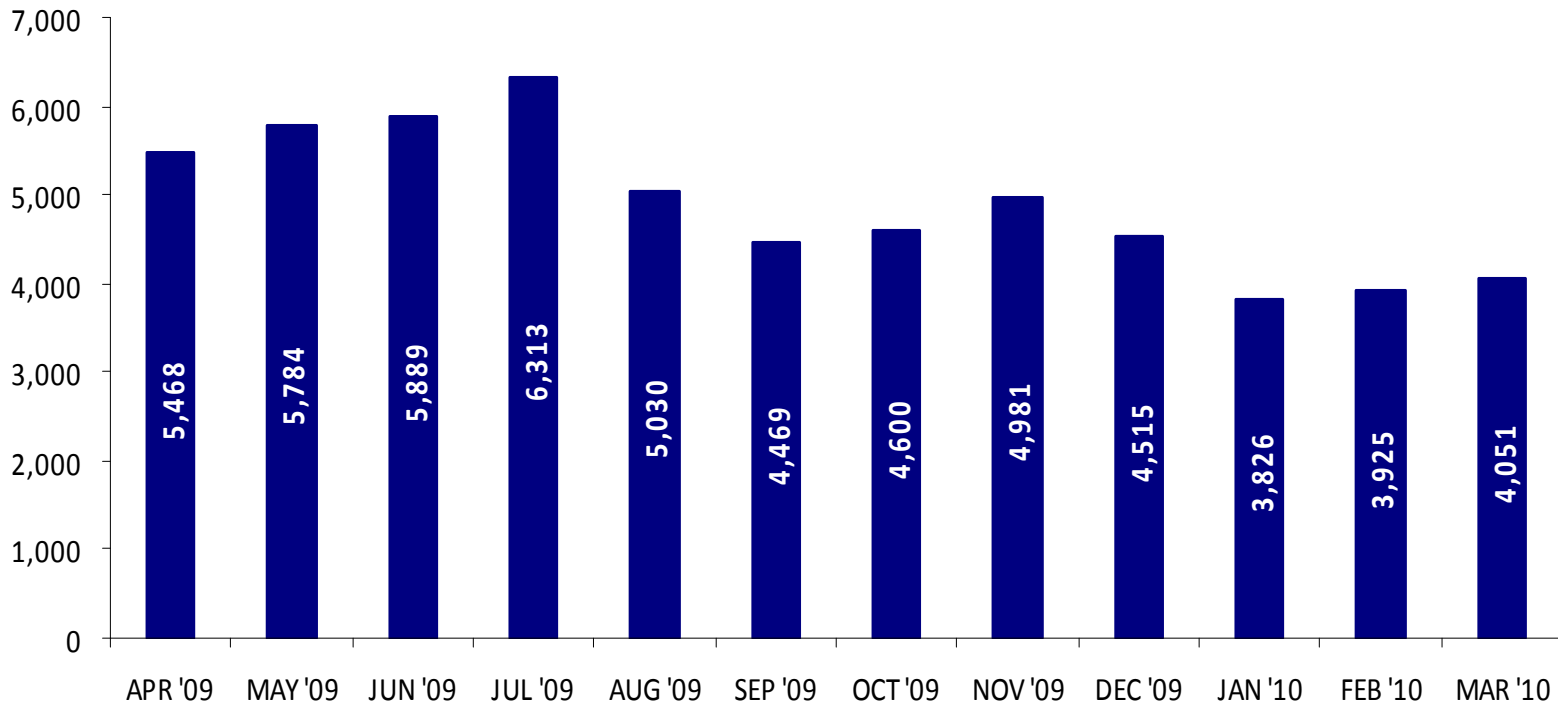
COMPLAINTS' ANALYSIS

APRIL 2009 – MARCH 2010

COMPLAINTS VOLUMES : MONTH-WISE BREAK UP

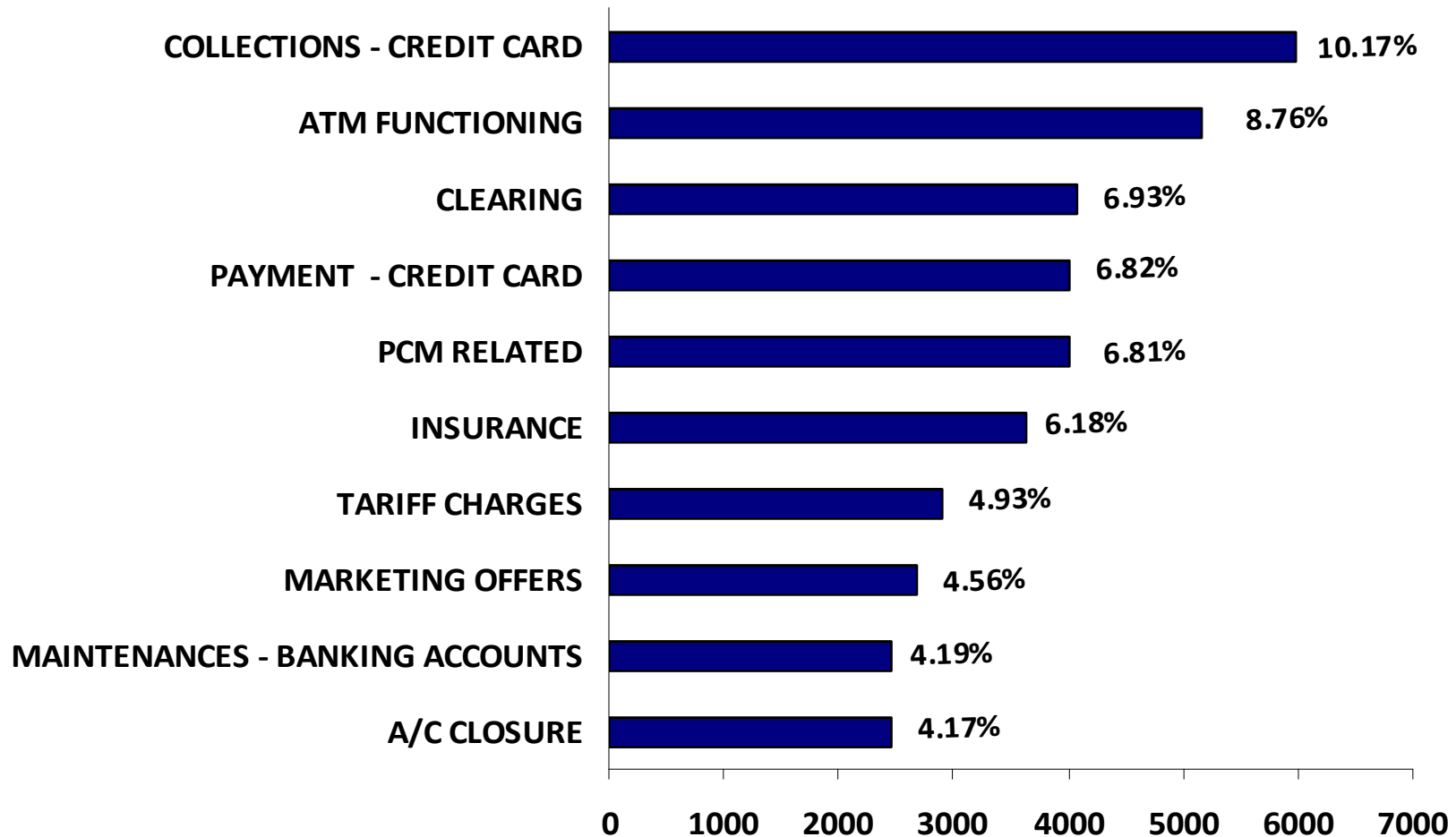
Month	Volume	% Increase/ Decrease (Over previous month)
APR '09	5,468	-11.84%
MAY '09	5,784	5.78%
JUN '09	5,889	1.82%
JUL '09	6,313	7.20%
AUG '09	5,030	-20.32%
SEP '09	4,469	-11.15%
OCT '09	4,600	2.93%
NOV '09	4,981	8.28%
DEC '09	4,515	-9.36%
JAN '10	3,826	-15.26%
FEB '10	3,925	2.59%
MAR '10	4,051	3.21%

COMPLAINTS VOLUMES : MONTH-WISE BREAK UP

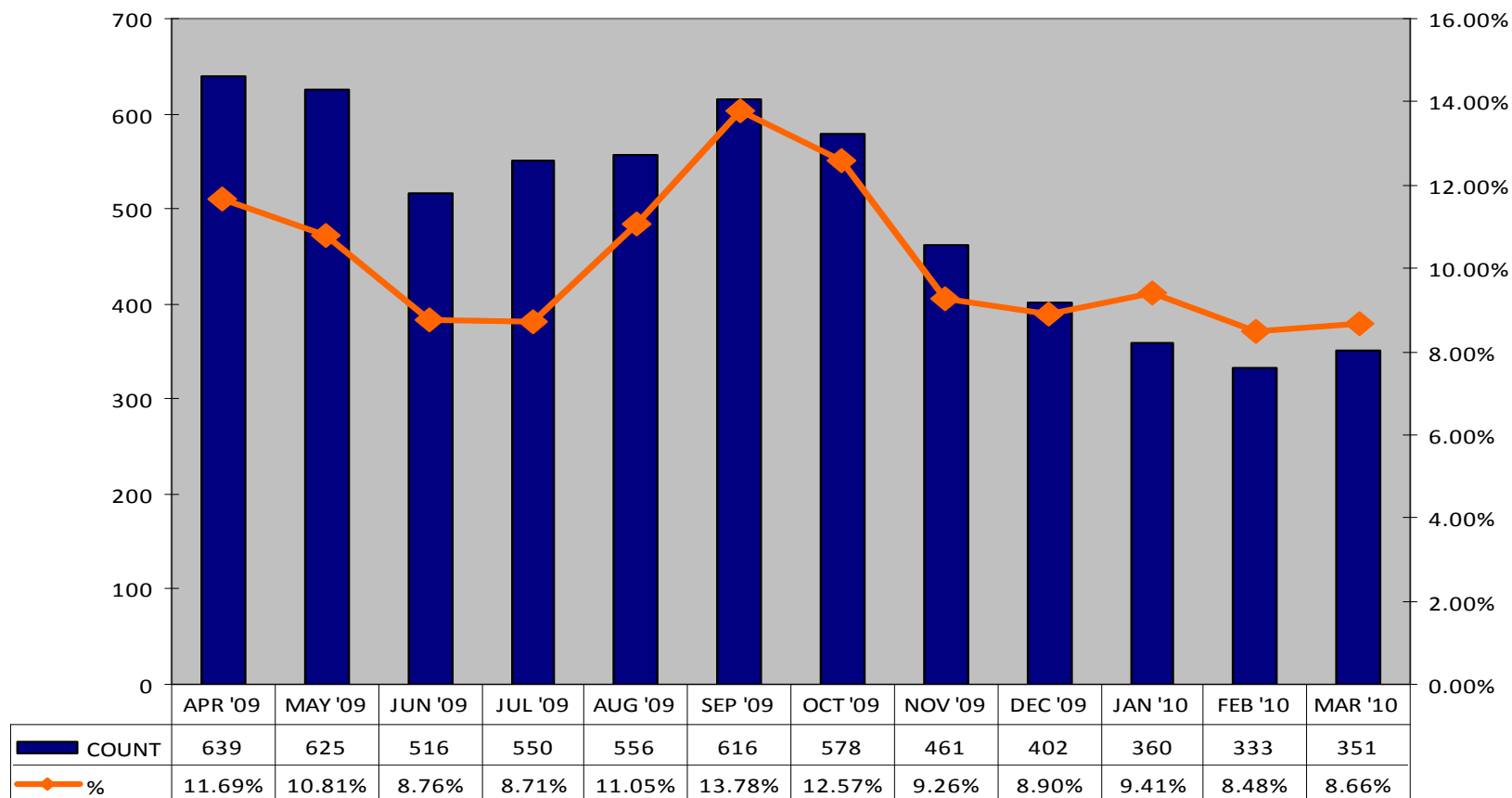


- 25.91% YOY reduction in Mar 10 complaints over Apr09. Decrease in complaints related to Platinum card, Balance Transfer/ Cash On EMI/ Drafts and Internet Banking contributed significantly to the dip in overall complaints.

TOP 10 COMPLAINT CATEGORIES

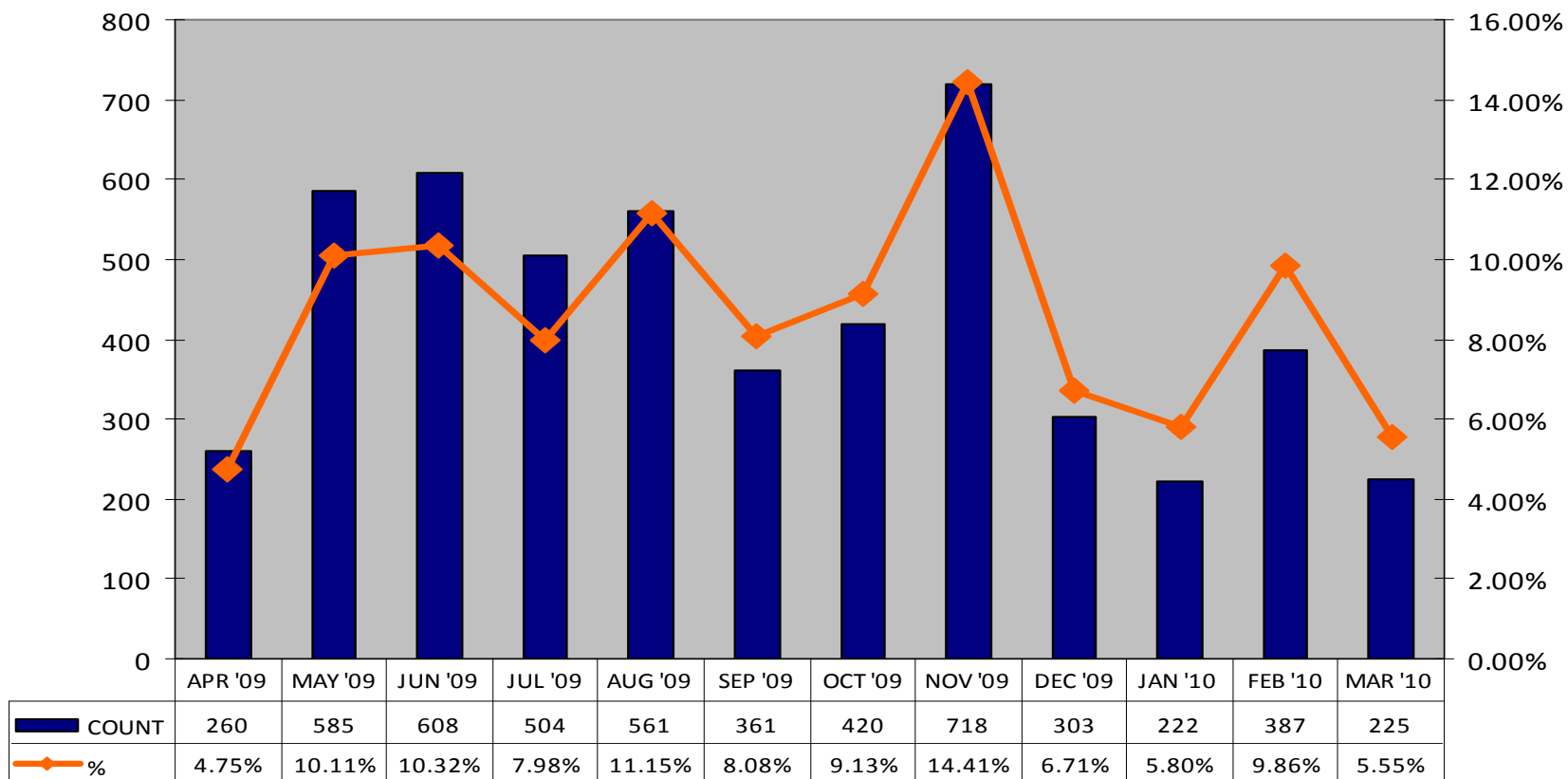


COLLECTIONS - CREDIT CARD



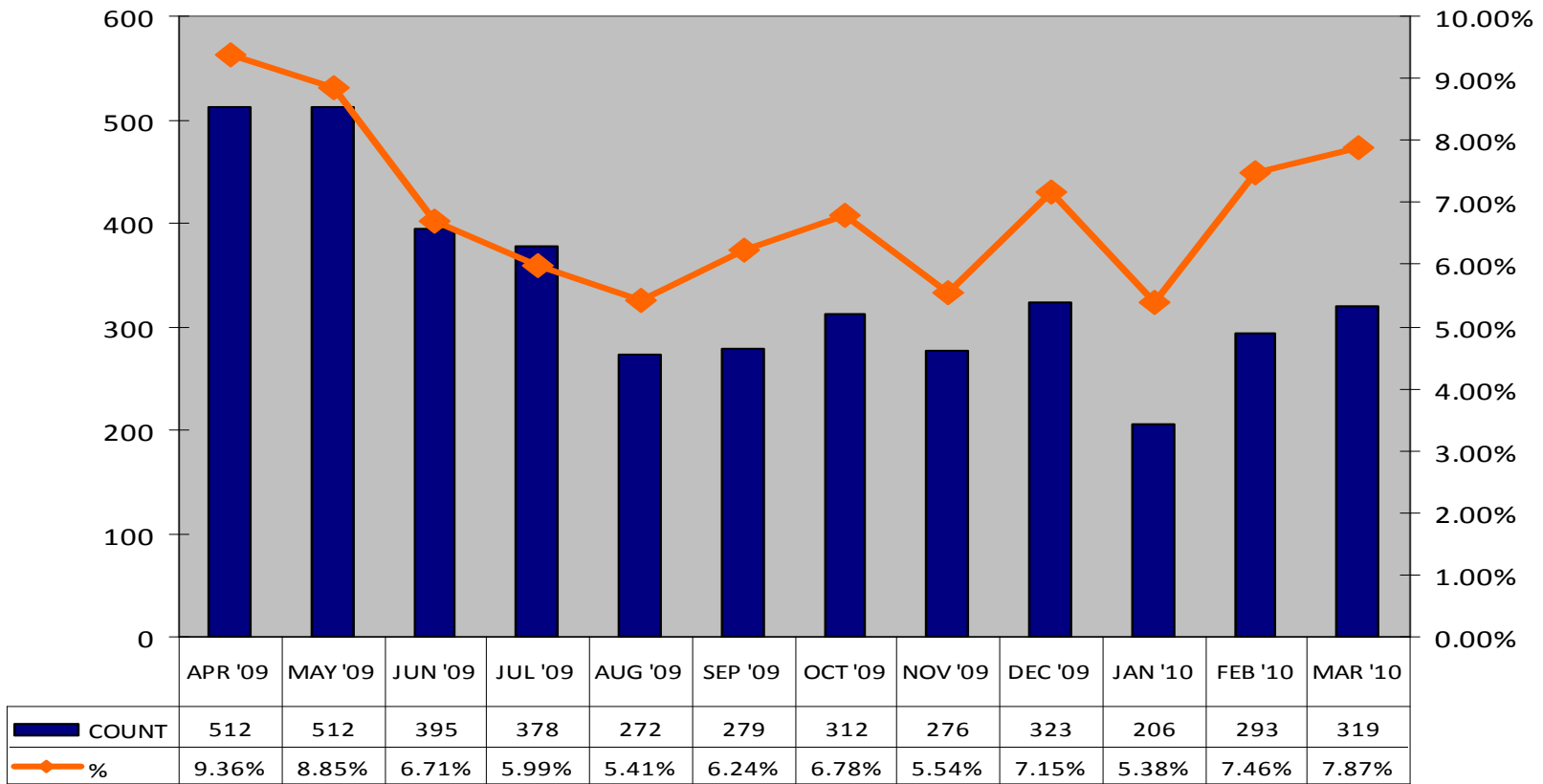
- Collection related issues constituted to 10.17 % of total of complaints received.
- Settled cards that were not-zeroised contributed to the volume. One of the reasons for cards not being zeroised could be the non adherence to the settlement terms by the customers, such as payment in unequal installments, shortfall in payment, cheques not honoured, etc.

ATM FUNCTIONING



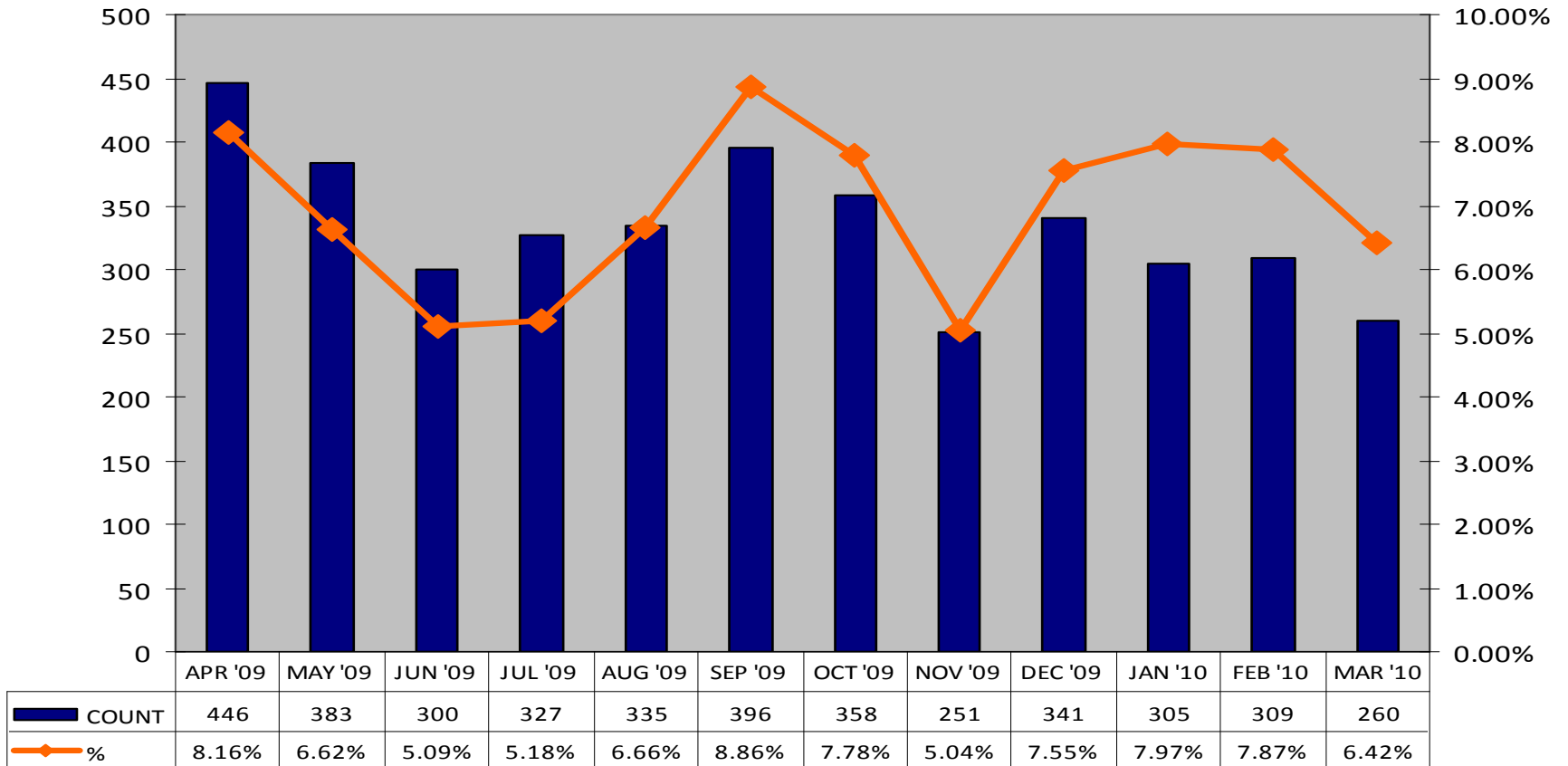
- ATM functioning issues were predominantly due to the increase in transaction volumes caused by curb of fees levied on cash withdrawals at other bank ATMs.
- Review of the network with Visa and Euronet to ensure optimum utilization has helped to control number of complaints in this regard towards the end of FY09-10.

CLEARING RELATED



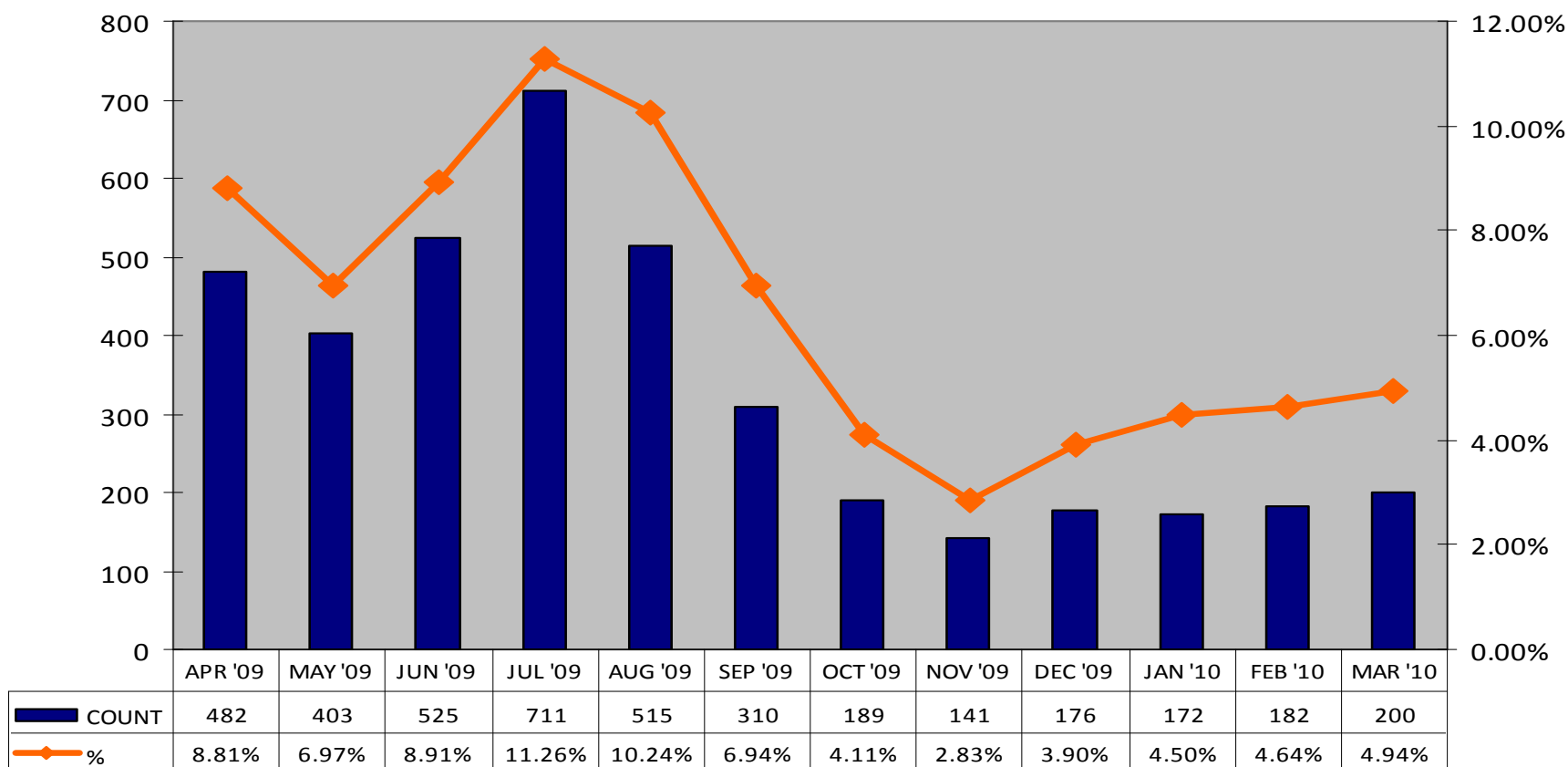
- A major reason for complaints was the delay in credit of cheques due to incorrect/ invalid account numbers mentioned on cheques/ deposit slips. Absence of the account number on the cheques also led to increase in complaints of delayed or non-credit of cheques.
- The practice of notifying telephone numbers of the reverse of the cheques was encouraged to enable the bank contact these customers. Customers were also educated on usage of alternate channels such as NEFT, Internet Banking and Phone Banking.

PAYMENTS - CREDIT CARD



- Incorrect details provided by customers also impacted this category of complaints. Unplanned events also led to delays in processing the credits on a few stray occasions.
- Communication/ education to customers via SMS, etc requesting them to notify telephone numbers on the reverse of the cheques to enable the bank contact these customers. This helped to reduce complaint volumes significantly.

PAYMENTS AND CASH MANAGEMENT RELATED



- In Q2 & Q3-2009, 76% of customer queries pertained to different aspects related to Foreign Inward Remittance Certificates.
- In Q4-09 & Q1-2010, this contribution has been reduced to 26% of total customer feedbacks received.
- This is attributed to increased automation & front-line resolutions along with strengthened process controls.

THANK YOU