

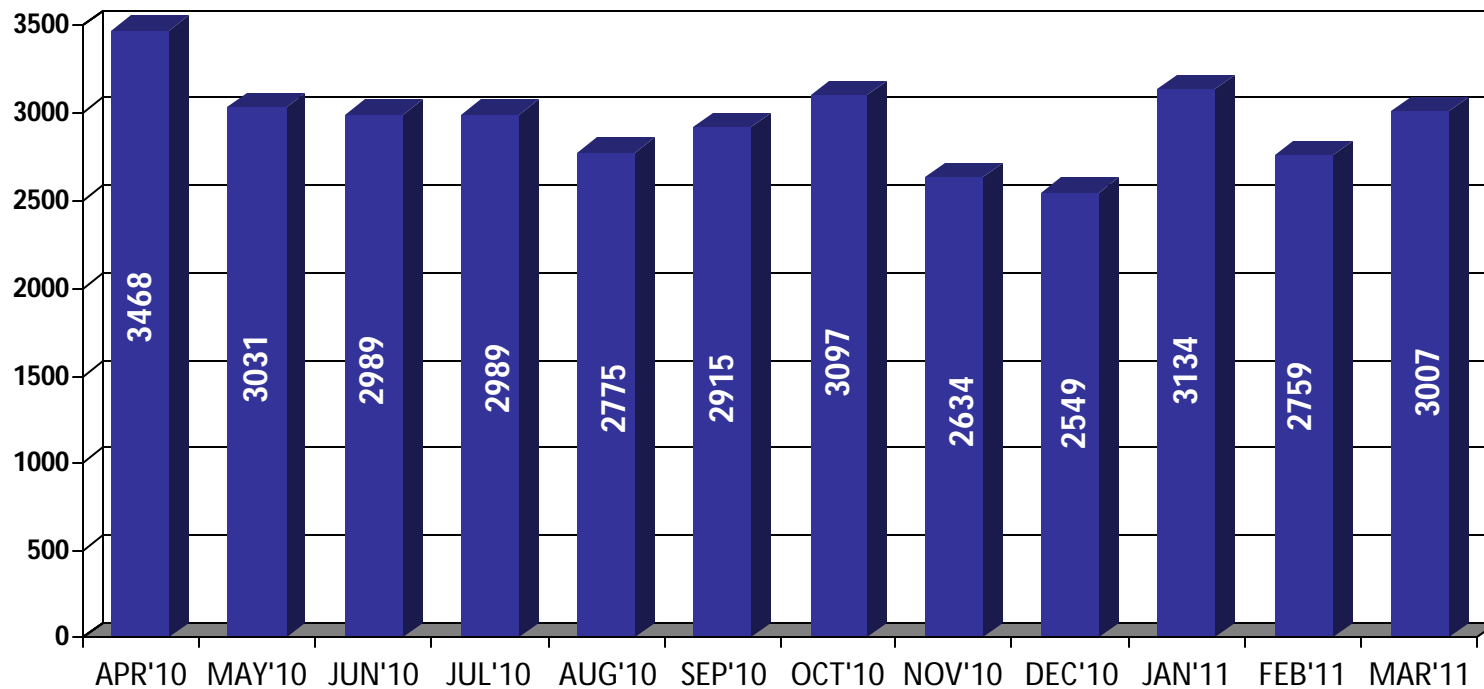
ANALYSIS & DISCLOSURE OF CUSTOMER COMPLAINTS FINANCIAL YEAR 2010-11

COMPLAINTS SUMMARY :

Category	Count
No. of Complaints pending at the beginning of the year (as on 01-Apr-10)	430
No. of Complaints received during the year (Apr '10 to Mar'11)	35347
No. of Complaints redressed during the year (Apr '10 to Mar'11)	35469
No. of Complaints pending at the end of the year (Apr '10 to Mar'11)	308

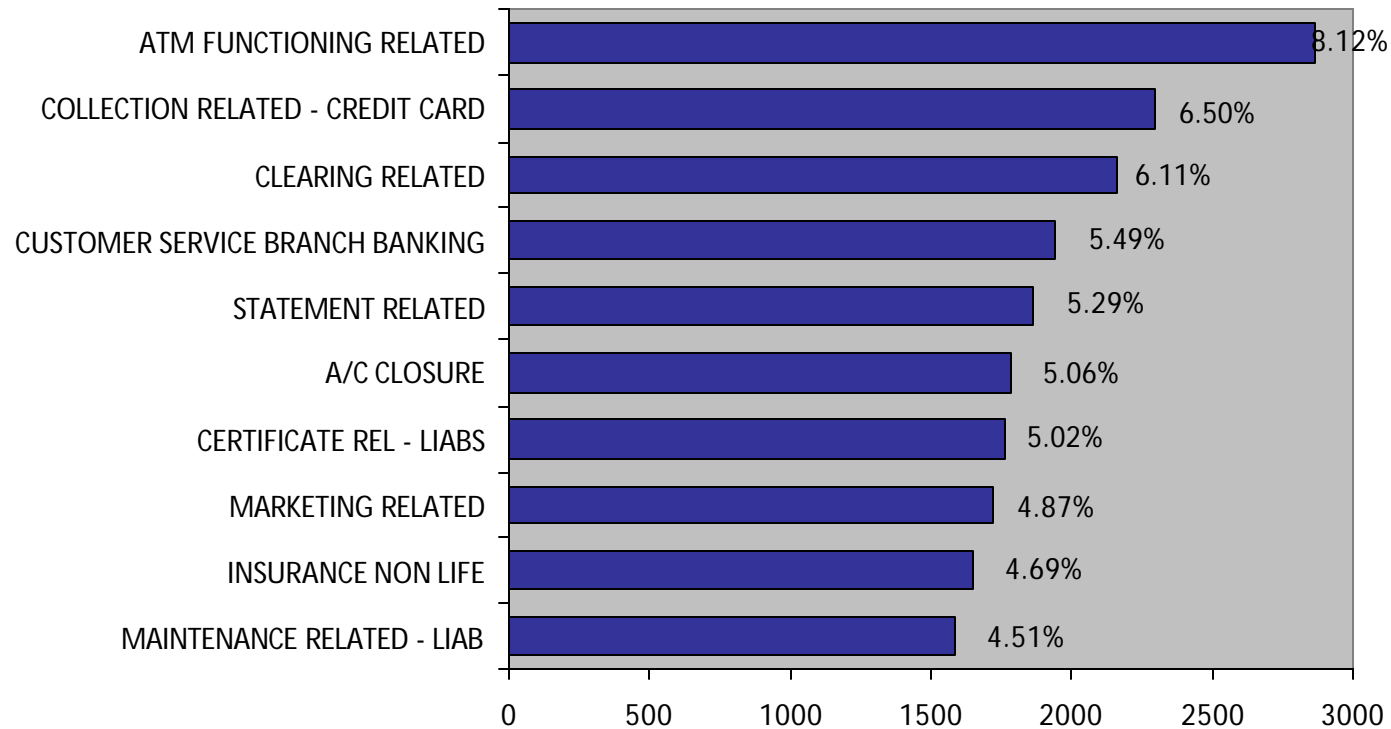
Category	Count
No. of unimplemented Awards at the beginning of the year	1
No. of Awards passed by the Banking Ombudsman during the year	4
No. of Awards implemented during the year	4
No. of unimplemented Awards at the end of the year	0 (1 Award Lapsed)

COMPLAINTS VOLUMES : MONTH-WISE BREAK UP



- Complaints received during April 2010 – March 2011 reduced by 40% over the previous year
- Significant reduction observed in complaints related to collection, credit card payments, remittances and ATM cash withdrawals

TOP 10 COMPLAINT CATEGORIES



- ATM related complaints resulted from increased usage of other Bank ATMs, and technical issues with few banks which are being taken up with them regularly
- Collections related issues have been streamlined through process amendments and focus on agent behaviour
- Process enhancements and deposit trail information provided to staff have reduced clearing related complaints
- Customer service complaints are being addressed through greater focus on first time resolution and monitoring regular customer feedback and service levels
- Statement related complaints have been handled vide stringent monitoring of vendor performance

THANK YOU

HSBC 