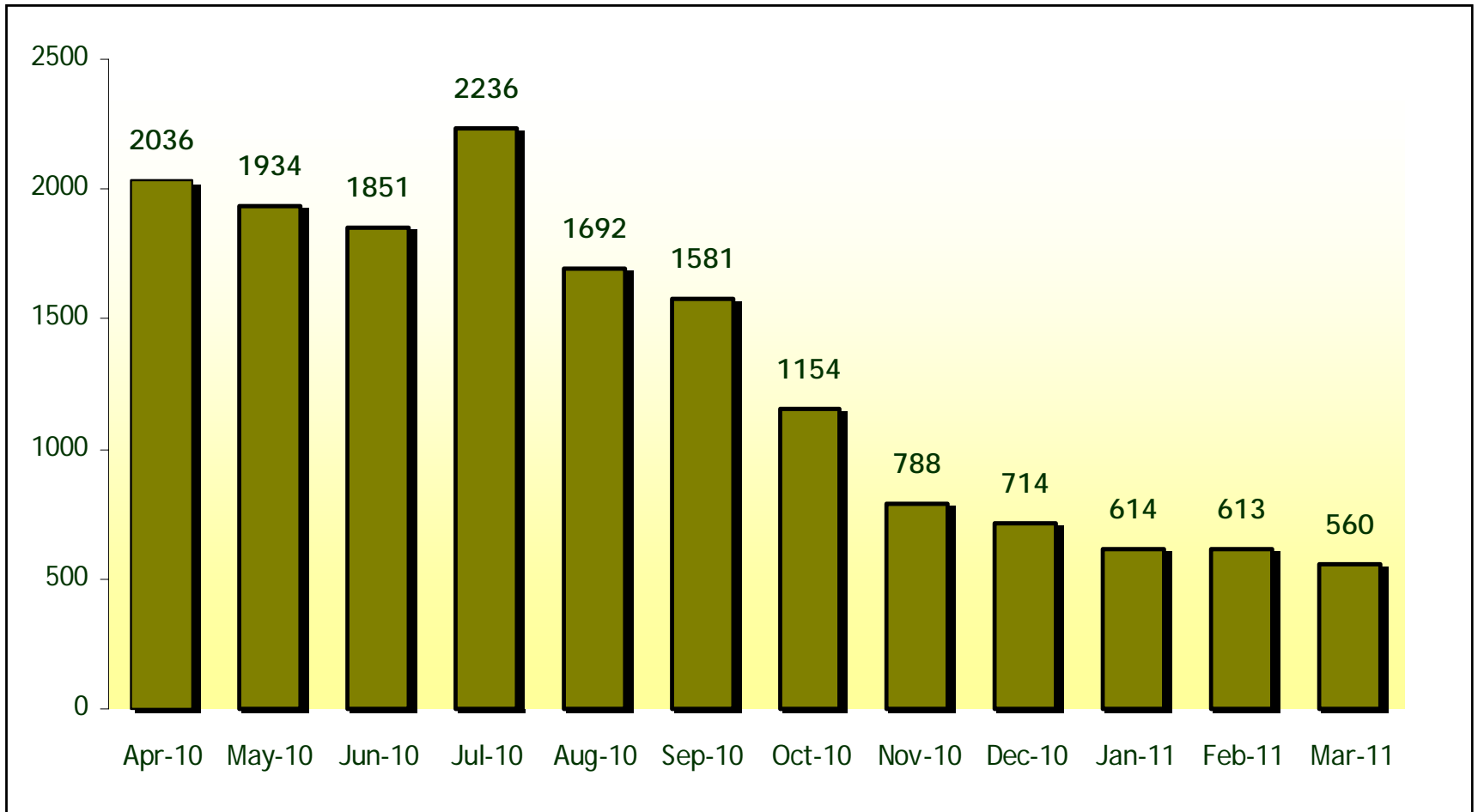


ANALYSIS & DISCLOSURE OF CUSTOMER COMPLAINTS
FY 2010 -11

MONTHLY COMPLAINTS RECEIVED



This includes complaints resolved on Day 1

KEY COMPLAINT AREAS

Credit Card collections follow-up related issues

Delay in account activation

Debit card & PIN delivery delay

Account Statement delayed / not received

Doorstep Banking related issues

Net Banking grievances