

PERSONAL BANKING & OPERATIONS DEPARTMENT

(CUSTOMER SERVICE DIVISION)

Analysis and Disclosure on the website of Complaints as of 31.03.2010

A. Online Grievance Redressal

April 2009 to March 2010	Number
No of complaints pending at the beginning of the year	191
No of complaints received during the year	11229
No of complaints redressed during the year	9889
No of complaints pending at the end of the year	1531

The introduction of an Online Grievances System as an additional channel for lodgement of complaints was made full use of by customers, leading to an increase in the number of complaints received especially for Alternate Channels such as ATM which are the emerging technology areas.

As per RBI's directives, the grievances/complaints are classified into 14 major groups. Our Bank has also introduced various subcategories under Miscellaneous Items in order to provide for complaints under Alternate Channels and certain areas such as Pension. This has led to better customer communication and resulted in better levels of resolution.

The break up of the complaints received is given as below:

Complaint Type -- Total complaints received for April 2009 to March 2010	TOTAL COMP
Bills Business	105
Death Claim	74
Delay in completion of Passbook/Statement of A/c	255
Delay in transfer of accounts	173
Delay in Transfer of Funds/ Remittance/ RTGS/ NEFT	788
Delay/Non-Sanction of Loans / Irregularities	331
Discrepancies in accounts	830
Excess Bank Charges and less payment of Interest	425
Frauds	241
Harassment in transaction and bad Customer Service	1252
Misbehaviour of Staff	375
Miscellaneous [i.e. Complaints of residual nature]	6072
Non-compliance of Standing Instructions	197
Non-Payment/Delay in payment of FDRs and Drafts	111
Grand Total	11229

Awards passed by Banking Ombudsmen

No of unimplemented Awards at the beginning of the year	0
No of Awards passed by Banking Ombudsmen during the year	8
No of Awards implemented during the year	8
No of unimplemented Awards at the end of the year	0