

Disclosure of complaints

A. Customer Complaints

		Indian	Foreign	Total
(a)	No. of complaints pending at the beginning of the year	0	1	1
(b)	No. of complaints received during the year	2868	2	2870
(c)	No. of complaints redressed during the year	2797	3	2800
(d)	No. of complaints pending at the end of the year	71	0	71

B. Awards passed by the Banking Ombudsman

		Indian	Foreign	Total
(a)	No. of unimplemented awards at the beginning of the year	0	0	0
(b)	No. of Awards passed by the Banking Ombudsman during the year	55	0	55
(c)	No. of Awards implemented during the year	53	0	53
(d)	No. of unimplemented awards at the end of the year	2	0	2



[Signature]
Asstt. General Manager

Based on certified statements of the auditors.

Chartered Accountants



30/4/2011