

Karnataka Bank Ltd.

Customer Complaint Analysis: 2017 - 18

A. Customer Complaints for the year 2017-18:

Number of complaints pending at the beginning of the year	404
Number of complaints received during the year	54372*
Number of complaints redressed during the year	54230
Number of complaints pending at the end of the year	546

* Includes ATM transactions complaints attributable to the acquirer banks.
Includes Banking Ombudsman complaints.

B. Awards passed by the Banking Ombudsman during the year 2017-18.

Number of unimplemented awards at the beginning of the year	Nil
Number of awards passed by the Banking Ombudsman during the year	Nil
Number of awards implemented during the year	Nil
Number of unimplemented awards at the end of the year	Nil

C. Analysis of complaints received during the year 2017-18.

Sl. No.	Causes	No. of complaints
1.	Loans and Advances related	183
2.	Deficiencies in customer service	98
3.	System and procedures	94
4.	Staff behaviour	59
5.	Collection of instruments IBC/OBC etc.	26
6.	NRI Accounts/service	10
7.	Alleged bribery	3
8.	Recovery related	12
9.	Alleged fraud	1
10.	Debit Card related	159
11.	Internet /Mobile Banking	253
12.	Miscellaneous	239
13.	ATM related	53235
	Total	54372

D. Time taken for disposal of complains during the year 2017-18:

Sl. No.	Period	No. of complaints disposed
1	2 to 15 days	53830
2	16 to 30 days	163
3	31 to 90 days	185
4	Beyond 90 days	52
	Total	54230