

Updated on 01.10.2020

Disclosure of Complaints / unimplemented awards of Banking Ombudsman; for the Financial Year 2019-2020

A) Customer Complaints (Including ATM Related Complaints)

Sl. No	Particulars	General complaint	ATM Complaint	BO cases	CPGRAMS	Total
A	Number of Complaints pending at the beginning of the year	1153	40	537	12	1742
B	Number of Complaints received during the year	18123	27916	4104	2967	53110
C	Number of Complaints redressed during the year	19006	27921	3291	2909	53127
D	Number of Complaints pending at the end of the year	270	35	1350	70	1725

B) Awards passed by the Banking Ombudsman

Sl. No.	Particulars	Total
1	Number of un-implemented awards at the beginning of the year	NIL
2	Number of awards received during the year	04
3	Number of awards redressed during the year	04
4	Number of un-implemented awards at the end of the year	NIL

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**NATUREWISE ANALYSIS OF COMPLAINTS RECEIVED
FROM 01.04.2019 TO 31.03.2020**

Nature	No. of complaints Received during FY 2019-20	
	No.	Percentage
Agriculture/Government Scheme	212	0.40%
Other Advances	30	0.06%
ATM Card/Pin Dispatch Related	1671	3.15%
ATM Related	1342	2.53%
Bank Guarantee/L C	50	0.09%
Banking Ombudsman	4104	7.73%
Bribery/frauds	71	0.13%
Business Correspondents	14	0.03%
Cash Department	212	0.40%
Cheating by the Employee and other customer	6	0.01%
Collection/Negotiation	167	0.31%
Complaint against outsourced Agencies	14	0.03%
Core Banking	560	1.05%
Credit Card	127	0.24%
Customer Service at Branch	1154	2.17%
Deceased Accounts	90	0.17%
Demat Account Related	35	0.07%
Education Loans	87	0.16%
Fixed Deposits	409	0.77%
Home Loans	113	0.21%
Insurance	57	0.11%
Internet Banking	5779	10.88%
Mobile Banking	2444	4.60%
MSME Advances	14	0.03%
New Pension Scheme	75	0.14%
NRI Services	311	0.59%
Opening of Accounts	61	0.11%
Operation of Accounts	1895	3.57%
Other Government Business	104	0.20%

केनरा बैंक

भारत सरकार का उपक्रम

Canara Bank

A Government of India Undertaking

**सिंडिकेट Syndicate****Updated on 01.10.2020**

Others	1887	3.55%
Payment Gateway Related	354	0.67%
Pension Accounts	110	0.21%
Personnel Loans	28	0.05%
POS Related	146	0.27%
PPF Accounts	68	0.13%
Remittance- DD	25	0.05%
Remittance-NEFT	579	1.09%
Remittance-RTGS	38	0.07%
Safe Deposit Locker/	31	0.06%
Senior Citizen Scheme	26	0.05%
Staff Attitude/Misbehavior	276	0.52%
Transfer of Accounts	81	0.15%
Un-Authorised online transactions	33	0.06%
Vehicle Loans	20	0.04%
CPGRAMS	2967	5.59%
Vigilance complaints	310	0.58%
Overseas Banking Division	9	0.02%
DBS WING- Our Cards used in Other Banks ATM	24903	46.89%
CDRF	11	0.02%
Internal Bkg Ombudsman	0	0
Total	53110	100.00%