



Punjab & Sind Bank (A Govt. of India Undertaking)



ABC analysis of complaints received during Dec'21 quarter

| | Categories | Received during quarters | | Received during the quarter | | |
|----------------------|--|--------------------------|--------|-----------------------------|---|-------|
| Sr. No. | | Sep'21 | Dec'21 | From customer | Dec'21 From MOF/ DPG/RBI/ VIPs | Total |
| | Basket-A | | | | | |
| 1 | Allegation of Misbehavior | 28 | 22 | 21 | 1 | 22 |
| 2 | Delay in disposal of deceased case | 24 | 15 | 13 | 2 | 15 |
| 3 | Delay in handling of Pension related matter | 20 | 25 | 21 | 4 | 25 |
| 4 | Delay in collection of instruments & fund remittance (DD/ CHQ/RTGS/NEFT) | 40 | 46 | 38 | 8 | 46 |
| 5 | Allegation of corruption | 6 | 3 | 3 | 0 | 3 |
| 6 | Delay in Closing/transfer of account from one branch to another branch | 18 | 7 | 7 | 0 | 7 |
| Total of Basket-A | | 136 | 118 | 103 | 15 | 118 |
| Basket-B | | | | | | |
| 7 | Dispute regarding application/charging of interest (credit & deposit) | 22 | 14 | 10 | 4 | 14 |
| 8 | Dispute regarding application of service charges (credit & deposit) | 42 | 32 | 28 | 4 | 32 |
| 9 | Credit related matters (Sanction, Disbursement, Recovery, etc) | 201 | 168 | 142 | 26 | 168 |
| 10 | Loss/ Misplacements of Instrument/ security/ Title Deed | 0 | 2 | 0 | 2 | 2 |
| Total of Basket-B | | 265 | 216 | 180 | 36 | 216 |
| | Basket-C | | | | | |
| 11 | Inadequate infrastructure/ sitting arrangement, ambience etc. | 1 | 0 | 0 | 0 | 0 |
| 12 | Premises related disputes | 3 | 1 | 1 | 0 | 1 |
| 13 | Delay in issuance of duplicate DD/BC | 0 | 0 | 0 | 0 | 0 |
| 14 | ATM related | 3178 | 2942 | 2901 | 41 | 2942 |
| 15 | Internet Banking related | 895 | 363 | 360 | 3 | 363 |
| 16 | Mobile Banking related | 134 | 68 | 64 | 4 | 68 |
| 17 | Bank's Employees related | 18 | 22 | 18 | 4 | 22 |
| 18 | TDS deduction/Issue of form 26AS | 19 | 16 | 13 | 3 | 16 |
| 19 | Passbook related | 12 | 6 | 6 | 0 | 6 |
| 20 | AADHAAR linkage | 5 | 4 | 4 | 0 | 4 |
| 21 | Cheque related | 18 | 10 | 10 | 0 | 10 |
| 22 | UPI related | 1848 | 4226 | 4218 | 8 | 4226 |
| 23 | AEPS related | 174 | 218 | 218 | 0 | 218 |
| 24 | Miscellaneous issues | 190 | 137 | 115 | 22 | 137 |
| 25 | Customer Service Related | 496 | 340 | 325 | 15 | 340 |
| 26 | Cash Department | 0 | 0 | 0 | 0 | 0 |
| Total of Basket-C | | 6991 | 8353 | 8253 | 100 | 8353 |
| Total of all Baskets | | 7392 | 8687 | 8536 | 151 | 8687 |

Awards Passed by RBI-Ombudsman during the Quarter: NIL