



Punjab & Sind Bank



ABC analysis of complaints received during March'22 quarter

	Categories	Received during quarters		Received during the quarter Mar'22		
Sr. No.						
		Dec'21	Mar'22	From customer	From MOF/ DPG/RBI/VI Ps	Total
	Basket-A					
1	Allegation of Misbehavior	22	27	22	5	27
2	Delay in disposal of deceased case	15	12	8	4	12
3	Delay in handling of Pension related matter	25	15	6	9	15
4	Delay in collection of instruments & fund remittance (DD/ CHQ/RTGS/NEFT)	46	25	22	3	25
5	Allegation of corruption	3	4	2	2	4
6	Delay in Closing/transfer of account from one branch to another branch	7	18	16	2	18
Total of Basket-A		118	101	76	25	101
	Basket-B					
7	Dispute regarding application/charging of interest (credit & deposit)	14	19	12	7	19
8	Dispute regarding application of service charges (credit & deposit)	32	93	77	16	93
9	Credit related matters (Sanction, Disbursement, Recovery, etc)	168	165	106	59	165
10	Loss/ Misplacements of Instrument/ security/ Title Deed	2	0	0	0	0
Total of Basket-B		216	277	195	82	277
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	0	0	0	0
12	Premises related disputes	1	0	0	0	0
13	Delay in issuance of duplicate DD/BC	0	0	0	0	0
14	ATM related	2942	1272	1245	27	1272
15	Internet Banking related	363	178	169	9	178
16	Mobile Banking related	68	568	564	4	568
17	Bank's Employees related	22	10	2	8	10
18	TDS deduction/Issue of form 26AS	16	10	6	4	10
19	Passbook related	6	3	3	0	3
20	AADHAAR linkage	4	4	4	0	4
21	Cheque related	10	17	15	2	17
22	UPI related	4226	266	258	8	266
23	AEPS related	218	188	186	2	188
24	Miscellaneous issues	137	129	71	58	129
25	Customer Service Related	340	233	225	8	233
26	Cash Department	0	0	0	0	0
Total of Basket-C		8353	2878	2748	130	2878
Total of all Baskets		8687	3256	3019	237	3256

Awards Passed by RBI-Ombudsman during the Quarter: NIL