

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) Punjab & Sind Bank (A Govt. of India Undertaking)



## ABC analysis of complaints received during Dec'22 quarter

Sr. No.	Categories	Received during quarters		Received during the quarter Dec'22		
			Basket-A			
1	Allegation of Misbehavior	35	31	28	3	31
2	Delay in disposal of deceased case	14	10	8	2	10
3	Delay in handling of Pension related matter	10	25	15	10	25
4	Delay in collection of instruments & fund remittance (DD/ RTGS/NEFT)	22	24	15	9	24
5	Allegation of corruption	4	2	1	1	2
6	Delay in Closing/transfer of account from one branch to another branch	21	12	11	1	12
Total of Basket-A		106	104	78	26	104
Basket-B						
7	Dispute regarding application/charging of interest (credit & deposit)	17	30	18	12	30
8	Dispute regarding application of service charges (credit & deposit)	292	107	95	12	107
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	148	169	107	62	169
10	Loss/ Misplacements of Instrument/ security/ Title Deed	2	0	0	0	0
Total of Basket-B		459	306	220	86	306
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	0	0	0	0
12	Premises related disputes	1	5	0	5	5
13	Delay in issuance of duplicate DD/BC	0	0	0	0	0
14	ATM related	1701	6564	6518	46	6564
15	Internet Banking related	207	292	292	0	292
16	Mobile Banking related	194	339	339	0	339
17	Bank's Employees related	39	16	0	16	16
18	TDS deduction/Issue of form 26AS	21	18	14	4	18
19	Passbook related	3	15	12	3	15
20	AADHAAR linkage	6	3	2	1	3
21	Cheque related	40	38	33	5	38
22	UPI related	289	722	713	9	722
23	AEPS related	124	158	148	10	158
24	Miscellaneous issues	359	218	130	88	218
25	Customer Service Related	167	186	179	7	186
26 Cash Department		0	0	0	0	0
Total of Basket-C		3151	8574	8380	194	8574
Total of all Baskets		3716	8984	8678	306	8984

Awards Passed by RBI-Ombudsman during the Quarter: NIL