बैंक पंजाब एण्ड सिंध (भारत सरकार का उपक्रम)

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

ABC analysis of complaints received during Mar'24 quarter

	Categories	Received during quarters		Received during the quarter		
Sr. No.					Mar'24	
		Dec'23	Mar'24	From customer	From MOF/ DPG/RBI/ VIPs	Total
	Basket-A					
1	Allegation of Misbehavior	41	54	52	2	54
2	Delay in disposal of deceased case	16	19	17	2	19
3	Delay in handling of Pension related matter	48	35	16	19	35
4	Delay in collection of instruments & fund remittance (DD/ RTGS/NEFT etc.)	300	86	80	6	86
5	Allegation of corruption	3	3	3	0	3
6	Delay in Closing/transfer of account from one branch to another branch	70	138	133	5	138
Total of Basket-A		478	335	301	34	335
Basket-B						
7	Dispute regarding application/charging of interest (credit & deposit)	67	52	47	5	52
8	Dispute regarding application of service charges (credit & deposit)	233	238	212	26	238
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	227	238	190	48	238
10	Loss/ Misplacements of Instrument/ security/ Title Deed	0	0	0	0	0
Total of Basket-B		527	528	449	79	528
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	0	0	0	0
12	Premises related disputes	0	2	2	0	2
13	Delay in issuance of duplicate DD/BC	0	0	0	0	0
14	ATM related	1030	898	868	30	898
15	Internet Banking related	116	166	162	4	166
16	Mobile Banking related	382	315	313	2	315
17	Bank's Employees related	7	4	1	3	4
18	TDS deduction/Issue of form 26AS	19	24	21	3	24
19	Passbook related	17	9	9	0	9
20	AADHAAR linkage	8	15	12	3	15
21	Cheque related	41	46	42	4	46
22	UPI related	552	679	660	19	679
23	AEPS related	273	95	93	2	95
24	Miscellaneous issues	221	432	354	78	432
25	Customer Service Related	303	148	141	7	148
26	Against Outsourced employees or outsourced services	5	3	3	0	3
Total of Basket-C		2974	2836	2681	155	2836
Total of all Baskets		3979	3699	3431	268	3699

Awards Passed by RBI-Ombudsman during the Quarter: NIL