बैंक पंजाब एण्ड सिध (भारत सरकार का उपक्रम)

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

## ABC analysis of complaints received during Jun'24 quarter

|                   | Categories   | Received<br>during<br>quarters |        | Received during the quarter<br>Jun'24 |                              |       |
|-------------------|--|--------------------------------|--------|---------------------------------------|------------------------------|-------|
| Sr.<br>No.        |  |                                |        |                                       |                              |       |
|                   |  | _                              | Jun'24 | From<br>customer                      | From MOF/<br>DPG/RBI<br>etc. | Total |
| Basket-A          |  |                                |        |                                       |                              |       |
| 1                 | Allegation of Misbehaviour   | 54                             | 70     | 70                                    | 0                            | 70    |
| 2                 | Delay in disposal of deceased case                                     | 19                             | 22     | 15                                    | 7                            | 22    |
| 3                 | Delay in handling of Pension related matter                            | 35                             | 35     | 13                                    | 22                           | 35    |
| 4                 | Delay in fund remittance (RTGS/NEFT/ECS/Forex etc.)                    | 86                             | 95     | 91                                    | 4                            | 95    |
| 5                 | Allegation of corruption   | 3                              | 5      | 3                                     | 2                            | 5     |
| 6                 | Delay in Closing/transfer of account from one branch to another branch | 138                            | 150    | 143                                   | 7                            | 150   |
|                   | Total of Basket-A  | 335                            | 377    | 335                                   | 42                           | 377   |
|                   | Basket-B   |                                |        |                                       |                              |       |
| 7                 | Dispute regarding application/charging of interest (credit & deposit)  | 52                             | 112    | 102                                   | 10                           | 112   |
| 8                 | Dispute regarding application of service charges (credit & deposit)    | 238                            | 259    | 234                                   | 25                           | 259   |
| 9                 | Credit related matters (Sanction, Disbursement, Recovery, etc.)        | 238                            | 361    | 301                                   | 60                           | 361   |
| 10                | Loss/ Misplacements of Instrument/ security/ Title Deed                | 0                              | 1      | 1                                     | 0                            | 1     |
| Total of Basket-B |  | 528                            | 733    | 638                                   | 95                           | 733   |
|                   | Basket-C   |                                |        |                                       |                              | 0     |
| 11                | Inadequate infrastructure/ sitting arrangement, ambience etc.          | 0                              | 3      | 3                                     | 0                            | 3     |
| 12                | Premises related disputes  | 2                              | 0      | 0                                     | 0                            | 0     |
| 13                | Delay in issuance of duplicate DD/BC                                   | 0                              | 0      | 0                                     | 0                            | 0     |
| 14                | ATM/Debit Card related   | 898                            | 1132   | 1114                                  | 18                           | 1132  |
| 15                | Internet Banking related   | 166                            | 115    | 112                                   | 3                            | 115   |
| 16                | Mobile Banking related   | 315                            | 206    | 202                                   | 4                            | 206   |
| 17                | Mis-selling/Cross selling  | 1                              | 6      | 3                                     | 3                            | 6     |
| 18                | TDS deduction/Issue of form 26AS                                       | 24                             | 50     | 40                                    | 10                           | 50    |
| 19                | Passbook related   | 9                              | 19     | 19                                    | 0                            | 19    |
| 20                | AADHAAR linkage  | 15                             | 14     | 13                                    | 1                            | 14    |
| 21                | Cheque related   | 46                             | 45     | 41                                    | 4                            | 45    |
| 22                | UPI related  | 679                            | 825    | 798                                   | 27                           | 825   |
| 23                | AEPS related   | 95                             | 106    | 102                                   | 4                            | 106   |
| 24                | Miscellaneous issues   | 435                            | 381    | 330                                   | 51                           | 381   |
| 25                | Customer Service Related   | 148                            | 186    | 173                                   | 13                           | 186   |
| 26                | Against Outsourced employees or outsourced services                    | 3                              | 6      | 6                                     | 0                            | 6     |
| Total of Basket-C |  | 2836                           | 3094   | 2956                                  | 138                          | 3094  |
|                   | Total of all Baskets   | 3699                           | 4204   | 3929                                  | 275                          | 4204  |

Awards Passed by RBI-Ombudsman during the Quarter: NIL