

**ABC analysis of complaints received during Dec'24 quarter**

Sr. No.	Categories	Received during quarters		Received during the quarter		
		Sep'24	Dec'24	From customer	From MOF/DPG/RBI etc.	Total
<b>Basket-A</b>						
1	Allegation of Misbehaviour	59	32	30	2	32
2	Disposal of deceased case	16	18	12	6	18
3	Pension related matter	26	42	23	19	42
4	Fund remittance (RTGS/NEFT/ECS/Forex etc.)	32	67	61	6	67
5	Allegation of corruption	5	5	4	1	5
6	Delay in Closing/transfer of account from one branch to another branch	96	55	51	4	55
<b>Total of Basket-A</b>		<b>234</b>	<b>219</b>	<b>181</b>	<b>38</b>	<b>219</b>
<b>Basket-B</b>						
7	Dispute regarding application/charging of interest (credit & deposit)	63	30	27	3	30
8	Dispute regarding application of service charges (credit & deposit)	277	236	213	23	236
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	278	311	246	65	311
10	Loss/ Misplacements of Instrument/ security/ Title Deed	0	0	0	0	0
<b>Total of Basket-B</b>		<b>618</b>	<b>577</b>	<b>486</b>	<b>91</b>	<b>577</b>
<b>Basket-C</b>						
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	1	0	0	0	0
12	Premises related disputes	0	0	0	0	0
13	Delay in issuance of duplicate DD/BC	0	0	0	0	0
14	ATM/Debit Card related	1477	1113	1097	16	1113
15	PSB UnIC Related	287	256	254	2	256
16	Mis-selling/Cross selling	3	4	4	0	4
17	TDS deduction/Issue of form 26AS	63	21	19	2	21
18	Passbook related	4	10	9	1	10
19	AADHAAR linkage	24	27	25	2	27
20	Cheque related	28	34	33	1	34
21	UPI related	782	1192	1168	24	1192
22	AEPS related	118	198	196	2	198
23	Miscellaneous issues	372	365	262	103	365
24	Customer Service Related	183	168	157	11	168
25	Against Outsourced employees or outsourced services	8	7	6	1	7
<b>Total of Basket-C</b>		<b>3350</b>	<b>3395</b>	<b>3230</b>	<b>165</b>	<b>3395</b>
<b>Total of all Baskets</b>		<b>4202</b>	<b>4191</b>	<b>3897</b>	<b>294</b>	<b>4191</b>

**Awards Passed by RBI-Ombudsman during the Quarter: NIL**