



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



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

	Categories	Received during quarters		Received during the quarter June'22		
Sr. No.						
		Mar'22	June'22	From customer	From MOF/ DPG/RBI/VI Ps	Total
	Basket-A					
1	Allegation of Misbehavior	27	30	30	0	30
2	Delay in disposal of deceased case	12	21	18	3	21
3	Delay in handling of Pension related matter	15	36	15	21	36
4	Delay in collection of instruments & fund remittance (DD/ CHQ/RTGS/NEFT)	25	33	28	5	33
5	Allegation of corruption	4	7	6	1	7
6	Delay in Closing/transfer of account from one branch to another branch	18	11	10	1	11
Total of Basket-A		101	138	107	31	138
	Basket-B					
7	Dispute regarding application/charging of interest (credit & deposit)	19	24	20	4	24
8	Dispute regarding application of service charges (credit & deposit)	93	121	108	13	121
9	Credit related matters (Sanction, Disbursement, Recovery, etc)	165	192	120	72	192
10	Loss/ Misplacements of Instrument/ security/ Title Deed	0	0	0	0	0
Total of Basket-B		277	337	248	89	337
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	1	1	0	1
12	Premises related disputes	0	2	1	1	2
13	Delay in issuance of duplicate DD/BC	0	0	0	0	0
14	ATM related	1272	1830	1808	22	1830
15	Internet Banking related	178	165	156	9	165
16	Mobile Banking related	568	276	272	4	276
17	Bank's Employees related	10	17	4	13	17
18	TDS deduction/Issue of form 26AS	10	16	13	3	16
19	Passbook related	3	7	7	0	7
20	AADHAAR linkage	4	3	1	2	3
21	Cheque related	17	26	20	6	26
22	UPI related	266	268	259	9	268
23	AEPS related	188	92	91	1	92
24	Miscellaneous issues	129	217	176	41	217
25	Customer Service Related	233	166	157	9	166
26	Cash Department	0	0	0	0	0
Total of Basket-C		2878	3086	2966	120	3086
Total of all Baskets		3256	3561	3321	240	3561

Awards Passed by RBI-Ombudsman during the Quarter: NIL