

**ABC analysis of complaints received during March'23 quarter**

| Sr.<br>No.           | Categories   | Received during<br>quarters |        | Received during the quarter |                               |       |
|----------------------|--|-----------------------------|--------|-----------------------------|-------------------------------|-------|
|                      |  | Mar'23                      |        |                             |                               |       |
|                      |  | Dec'22                      | Mar'23 | From<br>customer            | From MOF/<br>DPG/RBI/<br>VIPs | Total |
| Basket-A             |  |                             |        |                             |                               |       |
| 1                    | Allegation of Misbehavior  | 31                          | 25     | 21                          | 4                             | 25    |
| 2                    | Delay in disposal of deceased case                                     | 10                          | 6      | 4                           | 2                             | 6     |
| 3                    | Delay in handling of Pension related matter                            | 25                          | 25     | 15                          | 10                            | 25    |
| 4                    | Delay in collection of instruments & fund remittance (DD/ RTGS/NEFT)   | 24                          | 17     | 17                          | 0                             | 17    |
| 5                    | Allegation of corruption   | 2                           | 3      | 2                           | 1                             | 3     |
| 6                    | Delay in Closing/transfer of account from one branch to another branch | 12                          | 18     | 16                          | 2                             | 18    |
| Total of Basket-A    |  | 104                         | 94     | 75                          | 19                            | 94    |
| Basket-B             |  |                             |        |                             |                               |       |
| 7                    | Dispute regarding application/charging of interest (credit & deposit)  | 30                          | 27     | 15                          | 12                            | 27    |
| 8                    | Dispute regarding application of service charges (credit & deposit)    | 107                         | 88     | 77                          | 11                            | 88    |
| 9                    | Credit related matters (Sanction, Disbursement, Recovery, etc.)        | 169                         | 153    | 92                          | 61                            | 153   |
| 10                   | Loss/ Misplacements of Instrument/ security/ Title Deed                | 0                           | 1      | 1                           | 0                             | 1     |
| Total of Basket-B    |  | 306                         | 269    | 185                         | 84                            | 269   |
| Basket-C             |  |                             |        |                             |                               |       |
| 11                   | Inadequate infrastructure/ sitting arrangement, ambience etc.          | 0                           | 0      | 0                           |                               | 0     |
| 12                   | Premises related disputes  | 5                           | 3      | 0                           | 3                             | 3     |
| 13                   | Delay in issuance of duplicate DD/BC                                   | 0                           | 0      | 0                           | 0                             | 0     |
| 14                   | ATM related  | 6564                        | 940    | 906                         | 34                            | 940   |
| 15                   | Internet Banking related   | 292                         | 271    | 269                         | 2                             | 271   |
| 16                   | Mobile Banking related   | 339                         | 360    | 359                         | 1                             | 360   |
| 17                   | Bank's Employees related   | 16                          | 24     | 4                           | 20                            | 24    |
| 18                   | TDS deduction/Issue of form 26AS                                       | 18                          | 6      | 6                           | 0                             | 6     |
| 19                   | Passbook related   | 15                          | 11     | 10                          | 1                             | 11    |
| 20                   | AADHAAR linkage  | 3                           | 9      | 8                           | 1                             | 9     |
| 21                   | Cheque related   | 38                          | 30     | 29                          | 1                             | 30    |
| 22                   | UPI related  | 722                         | 269    | 257                         | 12                            | 269   |
| 23                   | AEPS related   | 158                         | 175    | 172                         | 3                             | 175   |
| 24                   | Miscellaneous issues   | 218                         | 251    | 206                         | 45                            | 251   |
| 25                   | Customer Service Related   | 186                         | 78     | 67                          | 11                            | 78    |
| 26                   | Cash Department  | 0                           | 0      | 0                           | 0                             | 0     |
| Total of Basket-C    |  | 8574                        | 2427   | 2293                        | 134                           | 2427  |
| Total of all Baskets |  | 8984                        | 2790   | 2553                        | 237                           | 2790  |

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