



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



## ABC analysis of complaints received during June'23 quarter

Sr. No.	Categories	Received during quarters		Received during the quarter June'23		
			Basket-A			
1	Allegation of Misbehavior	25	36	33	3	36
2	Delay in disposal of deceased case	6	6	4	2	6
3	Delay in handling of Pension related matter	25	21	6	15	21
4	Delay in collection of instruments & fund remittance (DD/ RTGS/NEFT etc.)	17	35	29	6	35
5	Allegation of corruption	3	3	1	2	3
6	Delay in closing/transfer of account from one branch to another branch	18	16	15	1	16
Total of Basket-A		94	117	88	29	117
	Basket-B					
7	Dispute regarding application/charging of interest (credit & deposit)	27	24	12	12	24
8	Dispute regarding application of service charges (credit & deposit)	88	94	75	19	94
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	153	134	85	49	134
10	Loss/ Misplacements of Instrument/ security/ Title Deed	1	0	0	0	0
Total of Basket-B		269	252	172	80	252
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	1	1	0	1
12	Premises related disputes	3	0	0	0	0
13	Delay in issuance of duplicate DD/BC	0	1	1	0	1
14	ATM related	940	1704	1667	37	1704
15	Internet Banking related	271	174	172	2	174
16	Mobile Banking related	360	337	333	4	337
17	Bank's Employees related	24	13	0	13	13
18	TDS deduction/Issue of form 26AS	6	11	8	3	11
19	Passbook related	11	7	6	1	7
20	AADHAAR linkage	9	2	1	1	2
21	Cheque related	30	24	19	5	24
22	UPI related	269	361	340	21	361
23	AEPS related	175	141	138	3	141
24	Miscellaneous issues	251	177	125	52	177
25	Customer Service Related	78	147	144	3	147
26	Against Outsourced employees or outsourced services	0	1	1	0	1
Total of Basket-C		2427	3101	2956	145	3101
Total of all Baskets		2790	3470	3216	254	3470

Awards Passed by RBI-Ombudsman during the Quarter: NIL