

पंजाब एण्ड सिंध बे (भारत सरकार का उपक्रम) Punjab & Sind Bank (A Govt. of India Undertaking)



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

	Categories	Received during quarters		Received during the quarter Sep'23		
Sr. No.						
		June'23	Sep'23	From customer	From MOF/ DPG/RBI/ VIPs	Total
	Basket-A					
1	Allegation of Misbehavior	36	29	28	1	29
2	Delay in disposal of deceased case	6	9	8	1	9
3	Delay in handling of Pension related matter	21	46	20	26	46
4	Delay in collection of instruments & fund remittance (DD/ RTGS/NEFT etc.)	35	31	24	7	31
5	Allegation of corruption	3	9	7	2	9
6	Delay in Closing/transfer of account from one branch to another branch	16	25	24	1	25
Total of Basket-A		117	149	111	38	149
Basket-B						
7	Dispute regarding application/charging of interest (credit & deposit)	24	33	29	4	33
8	Dispute regarding application of service charges (credit & deposit)	94	193	172	21	193
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	134	251	185	66	251
10	Loss/ Misplacements of Instrument/ security/ Title Deed	0	0	0	0	0
Total of Basket-B		252	477	386	91	477
	Basket-C					
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	1	1	0	1	1
12	Premises related disputes	0	0	0	0	0
13	Delay in issuance of duplicate DD/BC	1	0	0	0	0
14	ATM related	1704	979	946	33	979
15	Internet Banking related	174	152	147	5	152
16	Mobile Banking related	337	300	298	2	300
17	Bank's Employees related	13	9	5	4	9
18	TDS deduction/Issue of form 26AS	11	22	16	6	22
19	Passbook related	7	2	2	0	2
20	AADHAAR linkage	2	10	5	5	10
21	Cheque related	24	41	33	8	41
22	UPI related	361	436	418	18	436
23	AEPS related	141	248	239	9	248
24	Miscellaneous issues	177	181	124	57	181
25	Customer Service Related	147	198	179	19	198
26	Against Outsourced employees or outsourced services	1	1	1	0	1
Total of Basket-C		3101	2580	2413	167	2580
Total of all Baskets		3470	3206	2910	296	3206

Awards Passed by RBI-Ombudsman during the Quarter: NIL