

ABC analysis of complaints received during Sep'24 quarter

| Sr. No. | Categories | Received during quarters | | Received during the quarter | | |
|-----------------------------|--|--------------------------|-------------|-----------------------------|-----------------------|-------------|
| | | Jun'24 | Sep'24 | From customer | From MOF/DPG/RBI etc. | Total |
| Basket-A | | | | | | |
| 1 | Allegation of Misbehaviour | 70 | 59 | 57 | 2 | 59 |
| 2 | Delay in disposal of deceased case | 22 | 16 | 14 | 2 | 16 |
| 3 | Delay in handling of Pension related matter | 35 | 26 | 11 | 15 | 26 |
| 4 | Delay in fund remittance (RTGS/NEFT/ECS/Forex etc.) | 95 | 32 | 29 | 3 | 32 |
| 5 | Allegation of corruption | 5 | 5 | 3 | 2 | 5 |
| 6 | Delay in Closing/transfer of account from one branch to another branch | 150 | 96 | 89 | 7 | 96 |
| Total of Basket-A | | 377 | 234 | 203 | 31 | 234 |
| Basket-B | | | | | | |
| 7 | Dispute regarding application/charging of interest (credit & deposit) | 112 | 63 | 55 | 8 | 63 |
| 8 | Dispute regarding application of service charges (credit & deposit) | 259 | 277 | 249 | 28 | 277 |
| 9 | Credit related matters (Sanction, Disbursement, Recovery, etc.) | 361 | 278 | 230 | 48 | 278 |
| 10 | Loss/ Misplacements of Instrument/ security/ Title Deed | 1 | 0 | 0 | 0 | 0 |
| Total of Basket-B | | 733 | 618 | 534 | 84 | 618 |
| Basket-C | | | | | | |
| 11 | Inadequate infrastructure/ sitting arrangement, ambience etc. | 3 | 1 | 1 | 0 | 1 |
| 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 | 1132 | 1477 | 1453 | 24 | 1477 |
| 15 | Internet Banking related | 115 | 96 | 95 | 1 | 96 |
| 16 | Mobile Banking related | 206 | 191 | 189 | 2 | 191 |
| 17 | Mis-selling/Cross selling | 6 | 3 | 3 | 0 | 3 |
| 18 | TDS deduction/Issue of form 26AS | 50 | 63 | 56 | 7 | 63 |
| 19 | Passbook related | 19 | 4 | 4 | 0 | 4 |
| 20 | AADHAAR linkage | 14 | 24 | 21 | 3 | 24 |
| 21 | Cheque related | 45 | 28 | 24 | 4 | 28 |
| 22 | UPI related | 825 | 782 | 753 | 29 | 782 |
| 23 | AEPS related | 106 | 118 | 118 | 0 | 118 |
| 24 | Miscellaneous issues | 381 | 372 | 286 | 86 | 372 |
| 25 | Customer Service Related | 186 | 183 | 174 | 9 | 183 |
| 26 | Against Outsourced employees or outsourced services | 6 | 8 | 8 | 0 | 8 |
| Total of Basket-C | | 3094 | 3350 | 3185 | 165 | 3350 |
| Total of all Baskets | | 4204 | 4202 | 3922 | 280 | 4202 |

Awards Passed by RBI-Ombudsman during the Quarter: NIL