

**ABC analysis of complaints received during Mar'25 quarter**

Sr. No.	Categories	Received during quarters		Received during the quarter		
		Dec'24	Mar'25	Mar'25		
				From customer	From MOF/ DPG/RBI etc.	Total
<b>Basket-A</b>						
1	Allegation of Misbehaviour	32	29	29	0	29
2	Deceased case related	18	29	27	2	29
3	Pension related matter	42	47	19	28	47
4	Fund remittance (RTGS/NEFT/ECS/Forex etc.)	67	60	57	3	60
5	Allegation of corruption	5	9	5	4	9
6	Delay in Closing/transfer of account from one branch to another branch	55	33	28	5	33
<b>Total of Basket-A</b>		<b>219</b>	<b>207</b>	<b>165</b>	<b>42</b>	<b>207</b>
<b>Basket-B</b>						
7	Dispute regarding application/charging of interest (credit & deposit)	30	31	28	3	31
8	Dispute regarding application of service charges (credit & deposit)	236	273	249	24	273
9	Credit related matters (Sanction, Disbursement, Recovery, etc.)	311	273	220	53	273
10	Loss/ Misplacements of Instrument/ security/ Title Deed	0	1	1	0	1
<b>Total of Basket-B</b>		<b>577</b>	<b>578</b>	<b>498</b>	<b>80</b>	<b>578</b>
<b>Basket-C</b>						
11	Inadequate infrastructure/ sitting arrangement, ambience etc.	0	0	0	0	0
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	1113	993	975	18	993
15	PSB UnIC Related	256	302	300	2	302
16	Mis-selling/Cross selling	2	3	3	0	3
17	TDS deduction/Issue of form 26AS	21	21	17	4	21
18	Passbook related	10	5	4	1	5
19	AADHAAR linkage	27	21	21	0	21
20	Cheque related	34	23	22	1	23
21	UPI related	1192	1333	1306	27	1333
22	AEPS related	198	142	139	3	142
23	Miscellaneous issues	367	458	364	94	458
24	Customer Service Related	168	226	215	11	226
25	Against Outsourced employees or outsourced services	7	2	2	0	2
<b>Total of Basket-C</b>		<b>3395</b>	<b>3529</b>	<b>3368</b>	<b>161</b>	<b>3529</b>
<b>Total of all Baskets</b>		<b>4191</b>	<b>4314</b>	<b>4031</b>	<b>283</b>	<b>4314</b>

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