| 27 | Written Answers |  |     |  | JU |   | 16, 1982                              | Written Answers 128 |     |
|----|-----------------|--|-----|--|----|---|---------------------------------------|---------------------|-----|
| 1  | 2               |  | *** |  |    | • | dentagolisation en appropriate de e 1 | 3                   | 4   |
| 8  | Samrat .        |  | •   |  |    |   |                                       | 300                 | 250 |
| 9  | Yatri Niwas     |  |     |  |    |   |                                       | 562                 | 550 |
| 10 | Bharat Hotel    |  |     |  |    |   |                                       | 500                 | 150 |
| 11 | Meridien Hotel  |  |     |  |    |   |                                       | 425                 | 110 |

231

4358

100

2679

## Procedure for attending to complaints against banks made by public

Total

12 Park Hotel

1404. SHRI BHEEKHABHAI: Will the Minister of FINANCE be pleased to state:

- (a) the procedure to attend the plaints made by public to Government against banks;
- (b) whether he is aware that the complaints made against a bank, whether about its mal-functioning or non-attending to laid down policies of granting credits, are inquired into by a bank itself against whom the complaint has been made;
- (c) if so, whether he proposes to look into this procedure according to which the accused himself is made the inquiry agency against himself; and
- (d) the proposed changes, if any, to be introduced?

THE DEPUTY MINISTER IN THE (SHRI MINISTRY OF FINANCE JANARDHANA POOJARY): (a) to (d). Complaints against public sector banks received by Government are mostly against individuals in banks or a particular branch of the bank. Such of these complaints, as are of routine nature, are forwarded to the respective bank for direct disposal. regards complaints of serious nature, comments of the concerned bank are invited and final decision is taken by the Government. In either of these cases, the complaints are referred to the Head Office of the concerned bank. Most of the banks have set up Specialised Cells at Head Office

to look into the complaints to find out whether they throw up any procedural deficiencies and if so suitable corrective measures are taken by the bank. In other cases, specific complaints are looked into remedial action, wherever necessary, is taken. It is not correct to say that the person or the branch complained against itself is entrusted with the task of investigating the same. This is done by other officers in the bank, whose level varies with reference to the nature of the complaint. In cases where comments from the banks are invited by Government, and where Government is not satisfied with the investigations, it calls for further comments from the concerned bank at the appropriate level and wherever considered necessary seeks the opinion of the Reserve Bank of India. Complaints involving important matters of policy, etc. or where several banks are involved, are generally referred for inquiry/comments to the Reserve Bank of India. Similarly, complaints involving angle considered fit for being entrusted to the CBI are entrusted to that organisation. The existing system for investigation of complaints appears to be quite adequate.

## Import of man-made fibres

BALASAHEB VIKHE 1405. SHRI PATIL: Will the Minister of COMMERCE be pleased to state:

(a) whether there is any proposal under Government's consideration to impose restrictions on the import of man-made fibres under open general licence;