

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5168  
ANSWERED ON:10.12.2010  
ENQUIRY AGAINST PRIVATE SECTOR BANKS  
Singh Shri Bhupendra

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government / Reserve Bank of India (RBI) has received complaints against private sector banks for harassing their customers using fraud documents against them in the recent past;
- (b) if so, the details thereof and the reasons therefor alongwith the status of such complaints;
- (c) whether the Government / RBI has constituted any enquiry committee against the said banks;
- (d) if so, the details thereof alongwith the outcome of such enquiry committee; and
- (e) the other remedial measures taken / being taken by the Government / RBI to keep a check on such cases?

**Answer**

The Minister of State in the Ministry of Finance (SHRI NAMO NARAIN MEENA)

(a) to (e): Only one anonymous complaint against a private bank was received by Reserve Bank of India alleging harassment of customers by use of forged documents. The complaint mentioned above was against Kotak Mahindra Bank Ltd. and was taken up with the bank. The bank has indicated that it has filed around 7993 complaints against various borrowers under Section 138 of the Negotiable Instruments Act 1881 before the Hon'ble XIV ACMM Court in Bangalore in respect of dishonour of cheques issued by the said borrowers during the period September 2009 to October 2010. However, the bank has denied the allegation that it has filed any fake cases against its borrowers or adopted illegal means for receiving outstanding dues from its borrowers. The bank has also informed about engaging a lawyer to verify the required information/ details from the office of the above court regarding the complaint filed on behalf of the bank. No enquiry committee has been constituted for the purpose by Reserve Bank of India.