

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3823
ANSWERED ON:16.12.2011
APPOINTMENT OF LOK PAL
Kumar Shri Kaushalendra

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has appointed Lok Pal for financial sector including the sectors of banking, insurance and income tax;
- (b) if so, the details thereof and the details of accountability and functions of said Lok Pal;
- (c) the bank-wise and sector-wise complaints received by the Lok Pal from each of the above sectors during each of the last three years and the current financial year and the number of complaints resolved;and
- (d) the steps taken/being taken for expeditious disposal of all complaints?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a)&(b): The Ombudsman Schemes have been notified for Banking, Insurance and Income-Tax sectors. The Banking Ombudsman Scheme was introduced for the banking sector in 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of complaints relating to deficiency in banking services provided by commercial banks, regional rural banks and scheduled primary co-operative banks. There are 27 grounds on which customers can approach the BO for deficiency in banking services. The responsibilities and functions of the Banking Ombudsman are laid down in the Banking Ombudsman Scheme 2006 which is available at RBI website :rbi.org.in.

The Insurance Ombudsman Scheme was introduced for quick and in-expensive disposal of the grievances of the insured customers and to mitigate their problems. The powers of Insurance Ombudsman are restricted to insurance contracts of value not exceeding Rs. 20 lacs.

Similarly, Income-Tax Ombudsman Scheme was introduced for satisfactory resolution of the complaints / grievances of tax-payers against the Income-Tax Department, to suggest remedial measures and to report the findings of the Income-Tax Ombudsman to the Government for appropriate action against erring officials.

Presently, 15 offices of the Banking Ombudsman, 12 for the Insurance Sector and 12 of the Income-Tax Ombudsman have been established across the country.

(c) The details of the number of complaints received and disposed by all the three Ombudsman in Banking, Insurance and Income-tax are given below:-

Sector	2008-09	2009-10	2010-11	2011-12 (As on 1.7.11 upto 30.10.11)
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	Rece- ived	Disp- osed	Rece- ived	Disp- osed	Rece- ived	Disp- osed	Rece- ived	Disp- osed
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Banking Ombudsman #	75,009	65579	88,699	83,336	76,638	72,023	29,683	27022
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Insurance Ombudsman ##	12,812	11,417	17,459	15,190	23,334	17,239	11,727	5,263
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Income-Tax

Ombudsman \$ 3,616 2,855 3,494 2,924 4,466 3,953 2,746 2,286

{Note:- # Financial year for Banking Ombudsman is 1st July to 30th June. ## includes the number of complaints carried over from the previous year. \$ Upto July, 2011.}

(d): The disposal of cases by all the three offices of Banking Ombudsman, Insurance Ombudsman and Income-Tax Ombudsman are reviewed annually and periodically from time-to-time by the respective regulators and concerned authorities.