

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1752  
ANSWERED ON:23.03.2012  
IRREGULARITIES IN BANKS  
Devi Aswamedh;Mahto Shri Baidyanath Prasad

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

- (a) whether any complaints have been received by the Government regarding several irregularities being committed by the banks while providing educational and agricultural loans in the rural areas in the recent past;
- (b) if so, the details thereof and the reasons therefor alongwith action taken on such complaints; and
- (c) the steps taken/proposed to be taken by the Government to check such irregularities?

**Answer**

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

(a),(b)and(c): Complaints of various types, received by the Government including those related to educational and agricultural loans are forwarded to the concerned Banks for redressal.

For grievance redressal, Reserve Bank of India (RBI) has issued instructions to all banks for putting in place a four tier institutional arrangement consisting of (i) Customer Service Committee of the Board (ii) Standing Committee on Customer Service (iii) a nodal department/office for customer service at the Head Office and Controlling Offices and (iv) a Customer Service Committee at the branch level.