

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:132

ANSWERED ON:22.02.2013

BANKING OMBUDSMAN

Alagiri Shri S. ;Jaiswal Shri Gorakh Prasad

Will the Minister of FINANCE be pleased to state:

- (a) the number of complaints received and settled by the Banking Ombudsman during the last three years, State-wise and bank-wise ;
- (b) the details of erring officials identified by the Banking Ombudsman during each of the last three years, bank-wise along with the action taken against them ; and
- (c) the steps taken by the Banking Ombudsman for speedy disposal of cases against such officers ?

Answer

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

(a)The Banking Ombudsmen Scheme, 2006 (BOS) of the Reserve Bank of India (RBI) is an alternate grievance redressal mechanism aimed at providing expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiencies in banking service provided by the commercial banks. This Scheme is operated region-wise through the offices of 15 Banking Ombudsmen of appropriate jurisdiction covering entire country. The details of complaints received and settled by the by the Offices of the Banking Ombudsmen during last three years are as under:-

Number of complaints	Year (July to June)		
	2009-10	2010-11	2011-12
Received during the year	79,266	71,274	72,889
Brought forward from previous year	9,433	5,364	4,618
Handled during the year	88,699	76,638	77,507
Disposed of during the year	83,335	72,020	72,885

The Banking Ombudsman Scheme does not maintain state-wise data. However, the number of complaints received and settled by the Banking Ombudsmen during last three years bank-wise is Annexed.

(b) & c): Banking Ombudsmen Scheme, 2006 is an alternate grievance redressal mechanism which is also empowered to award compensation to customers of banks for violation of any guidelines issued to them by the Reserve Bank of India (RBI) under the provisions of Banking Regulation Act, 1949. Banking Ombudsmen are not vested with authority to take action against erring bank officers/staff as they are not a penal mechanism.