

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:215
ANSWERED ON:22.02.2013
COMPLAINT AGAINST BANKS
M.Thambidurai Dr.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken note of increasing number of complaints against functioning of public/private sector banks;
- (b) if so, the details of such complaints received and disposed of during each of the last three years and the current year, bank-wise; and
- (c) the steps taken by the Government in this regard and to improve the working of the public sector banks?

Answer

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

(a) : Yes, Sir. There is marginal increase in the complaints received under Banking Ombudsmen Scheme, 2006 in 2011-12 as compare to 2010-11. 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

(b): The details of complaints received and settled by the by the Offices of the Banking Ombudsmen during last three years bank wise is Annexed.

(c) : A number of steps have been taken by the RBI and the Government to resolve the complaints of customers expeditiously, generally within 30 days, by putting in place a robust grievance redressal system including resolution of grievances received through the Centralised Public Grievance Redressal and Monitoring System (CPGRAMS) in all PSBs.

Banks are also required to follow the Banking Codes and Standards Board of India (BCSBI)'s Code of Banking Commitments to Customers and Code of commitment to Micro and Small Enterprises.

In order to improve customer service in banks, majority of recommendations of the Damodaran Committee have been implemented by the banks. A Working Group has also been constituted by the Reserve Bank of India to review and update the BO Scheme and also the changes in services and product delivery strategies of banks.

Incognito visits by RBI Officers are conducted to bank branches to make independent assessment of the level of customer service provided by the Banks.