

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA**

**UN-STARRED QUESTION NO. 2524  
TO BE ANSWERED ON 9<sup>TH</sup> MARCH, 2018 / 18 PHALGUNA, 1939 (SAKA)**

**BANKING OMBUDSMAN**

**QUESTION**

**2524. SHRI SANJAY DHOTRE:  
SHRI BHARTRUHARI MAHTAB:  
SHRI RAHUL SHEWALE:**

Will the Minister of FINANCE be pleased to state:

- (a)** the number of complaints filed in Banking Ombudsman, New Delhi against Public and Private Sector Banks and disposed by it during each of the last three years and the current year, Bank-wise;
- (b)** whether the said Banking Ombudsman has been bound to dispose of such complaints in definite time frame;
- (c)** if so, the details thereof along with the number of complaints disposed of by the said Banking Ombudsman within the specified time frame;
- (d)** whether the said Banking Ombudsman has been empowered to provide compensation to the complainant for wrong doings of the Banks;
- (e)** if so, the details thereof along with the amount of compensation awarded to the complainants by the said Banking Ombudsman during the said period; and
- (f)** the other steps taken / being taken by the Government / RBI to ensure disposal of complaints by the said Banking Ombudsman within a time-bound manner?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
**(SHRI SHIV PRATAP SHUKLA)**

- (a):** Bank-wise details regarding number of complaints filed in the office of Banking Ombudsman, New Delhi against public and private sector banks and their disposal status during the period from July 2014 to February 2018 are given at Annexure.
- (b) & (c):** The Banking Ombudsman Scheme does not specify the time limit for disposal of the complaints by the Banking Ombudsman. Efforts are made to resolve the complaints generally within a period of two months. However, in some cases resolution gets delayed mainly due to delay in receipt of further information/clarification from the complainants/banks.
- (d) & (e):** The Banking Ombudsman Scheme 2006 (BOS) provides compensation for any loss suffered by the complainant, arising directly out of the act or omission of the bank. The Banking Ombudsman may also award compensation in addition to the above but not exceeding rupees one lakh to the complainant, taking into account the loss of complainant's time, expenses incurred by the complainant, harassment and mental agony suffered by the complainant.
- (f)** The office of the Banking Ombudsman, New Delhi is experiencing heavy inflow of complaints during the last few years. To cope with the increasing volume, a second office of the Banking Ombudsman at New Delhi was opened during the year 2016-17 by transferring the districts of Haryana and some districts of Uttar Pradesh to the second office of Banking Ombudsman. Further, to ease out the pressure on the Banking Ombudsman (BO), New Delhi, the area of Jammu and

Kashmir which hitherto was being taken care of by BO, New Delhi has been entrusted to newly created office of Banking Ombudsman at Jammu for the region of Jammu & Kashmir.

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**Annexure referred in reply to part (a) of reply to Lok Sabha Unstarred Question No. 2524 answer on 09.03.2018 regarding 'Banking Ombudsman'**

Public Sector Banks	01 Jul 2014-30 Jun 2015		01 Jul 2015-30 Jun 2016		01 Jul 2016-30 Jun 2017	01 Jul 2017 - 28 Jun 2018		
	Received	Disposed	Received	Disposed	Received	Disposed	Received	Disposed
ALLAHABAD BANK	110	103	135	128	179	150	107	73
ANDHRA BANK	46	42	117	113	116	98	75	54
BANK OF BARODA	372	346	725	666	776	633	432	304
BANK OF INDIA	283	255	411	360	440	356	204	114
BANK OF MAHARASHTRA	52	48	57	51	73	53	49	33
BHARATIYA MAHILA BANK LTD.	0	0	1	1	0	0	0	0
CANARA BANK	511	456	790	720	982	808	457	314
CENTRAL BANK OF INDIA	216	199	326	299	417	339	165	114
CORPORATION BANK	223	208	283	256	367	286	363	234
DENA BANK	70	62	119	112	149	115	65	44
IDBI BANK LIMITED	187	170	380	347	341	287	231	174

INDIAN BANK	85	80	140	126	142	118	76	50
INDIAN OVERSEAS BANK	138	133	279	239	269	244	131	100
ORIENTAL BANK OF COMMERCE	239	212	420	386	432	359	249	190
PUNJAB AND SIND BANK	134	125	193	172	213	185	114	70
PUNJAB NATIONAL BANK	1216	1149	1471	1357	1528	1327	675	520
STATE BANK OF INDIA	2934	2724	4154	3822	4580	3825	2562	1740
SYNDICATE BANK	211	194	278	252	362	314	157	100
UCO BANK	94	88	147	137	194	156	119	90
UNION BANK OF INDIA	209	192	321	294	346	286	203	160
UNITED BANK OF INDIA	32	31	41	37	65	54	30	10
VIJAYA BANK	56	55	74	70	110	92	68	40
<b>Total</b>	<b>7418</b>	<b>6872</b>	<b>10862</b>	<b>9945</b>	<b>12081</b>	<b>10085</b>	<b>6532</b>	<b>4500</b>
<b>Private Sector Banks</b>								
AXIS BANK LIMITED	854	792	1487	1414	1666	1464	884	640
BANDHAN BANK LIMITED	0	0	0	0	0	5	12	10
CATHOLIC SYRIAN BANK LTD	0	0	1	1	2	2	3	20
CITY UNION BANK LIMITED	4	4	2	2	12	7	2	20

DCB BANK LIMITED	34	33	118	113	81	70	50	4
FEDERAL BANK LTD	28	28	24	21	43	32	27	2
HDFC BANK LTD.	1553	1490	2560	2417	2618	2322	1240	10
ICICI BANK LIMITED	1653	1530	2748	2545	2462	2125	1166	92
IDFC BANK LIMITED	0	0	1	1	2	0	20	14
INDUSIND BANK LTD	181	163	291	269	423	373	199	16
JAMMU AND KASHMIR BANK LTD	124	114	144	134	117	101	29	23
KARNATAKA BANK LTD	38	36	48	45	35	29	17	8
KARUR VYSYA BANK LTD	19	18	13	12	26	22	20	17
KOTAK MAHINDRA BANK LTD.	409	383	784	703	1124	959	556	40
LAKSHMI VILAS BANK LTD	1	1	17	17	8	5	8	8
NAINITAL BANK LTD	6	4	28	27	17	11	11	10
RATNAKAR BANK LTD	41	36	106	100	185	157	196	17
SOUTH INDIAN BANK LTD	25	25	38	33	37	32	15	1
TAMILNAD MERCANTILE BANK LTD	3	3	7	5	1	0	4	3
THE DHANALAKSHMI BANK LTD	6	5	14	14	1	0	3	3
YES BANK LTD.	128	118	250	228	304	271	162	13
<b>Total</b>	<b>5107</b>	<b>4783</b>	<b>8681</b>	<b>8101</b>	<b>9164</b>	<b>7987</b>	<b>4624</b>	<b>36</b>

