

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 2633

ANSWERED ON TUESDAY, 12 AUGUST, 2025/ 21 SRAVANA, 1947 (SAKA)

GRIEVANCE REDRESSAL MECHANISM IN BANKING SECTOR

2633.SHRI SANT BALBIR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) what systems are in place to receive and address complaints from customers regarding unavailability of services in their mother tongue or denial of banking access; and
- (b) whether Government has issued any public helpline or feedback portal specifically for issues related to language accessibility in banks?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) Reserve Bank of India (RBI) has, from time to time, emphasised that banks must communicate with customers in their preferred language to ensure clarity and convenience. RBI's Master Circular on Customer Service in Banks states, *inter alia*, that all customer-facing materials at the branches of Scheduled Commercial Banks must be made available in Hindi, English, and the concerned regional language. Further, RBI *vide* its letter dated September 30, 2024, reiterated that all communications to customers, should invariably be issued in a trilingual format-Hindi, English, and the regional language.

All Banks have a robust board approved grievance redressal mechanism in place to address complaints. Further, the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021, provides a cost-free platform for redressal of complaints against RBI-regulated entities (REs) in matters relating to deficiency in service, if the grievance is not redressed or reply is not given by the RE within the prescribed timeline.

(b) Government through the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal, has a feedback call center since June 2022, to assess citizen satisfaction after grievance disposal. The feedback data gets finally forwarded to the banks concerned for appropriate action. Further, RBI's toll-free Contact Centre (14448), operational since November 2021, provides information on the grievance redressal mechanism, assistance in filing complaints, and updates on existing cases. While the Contact Centre (CC) is available 24*7 through the Interactive Voice Response System (IVRS), the facility to connect to the CC personnel is available from Monday to Saturday (except National Holidays) from 8:00 am to 10:00 pm in Hindi, English and ten regional languages.
