

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 2437

ANSWERED ON MONDAY, JULY 8, 2019/ASHADHA 17, 1941 (SAKA)

BANK CUSTOMER CARE CENTRES

2437. SHRI JANARDAN SINGH SIGRIWAL:

Will the Minister of FINANCE be pleased to state:

(a) whether the nationalized banks are opening customer care centres and appointing Business Correspondence (BC)/ Bank Mitra to help the customer in financial transactions;

(b) if so, the details of such centres/BC engaged in banks and other financial institutions in Bihar;

(c) whether the Government has received any complaints regarding fraudulent/irregularities cases with customers particularly uneducated customers in rural areas during opening accounts, deposit and withdrawal activities by such centres/BC and Bank Mitra in Bihar;

(d) if so, the details thereof along with the action taken thereon, bank-wise; and

(e) the other measures being taken by the Government to check such type of fraudulent cases and provide hassle free service to bank customers for financial transaction in the country?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR)

(a) to (b) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched with the objective to *inter-alia* provide universal access to banking facilities. Under the scheme all rural and semi-urban areas were mapped into 1.59 lakh Sub-Service Areas (SSAs) where one SSA catering to 1,000 to 1,500 households. While 0.33 lakh SSAs have been covered with bank branches, 1.26 lakh SSAs, have been covered by deployment of interoperable Bank Mitras. Bank Mitras provide banking services to customers including financial transactions.

As appraised by banks 10,472 SSAs are covered through Business Correspondents for providing banking services in the state of Bihar.

As far as Customer Care Centres are concerned, banks are permitted to set up such centres, as part of their grievance redressal mechanism.

(c) to (e) As per the Reserve Bank of India's circular dated 1.7.2014 the banks are to adopt technology-based solutions for managing the risk as engagement of intermediaries such as Business Facilitators/ Correspondents involves significant reputational, legal and operational risks.

Further, banks have been directed to constitute Grievance Redressal Machinery for redressing complaints about services rendered by the BCs. The name and contact number of designated grievance redressal officer are also made known and widely publicized. If a complainant does not get satisfactory response from the bank within 60 days from the date of his/her lodging the complaint, he/she will have the option to approach the Office of the Banking Ombudsman concerned for redressal of his/her grievance/s.

Accordingly, all BCs related complaints are handled by respective banks or through Banking Ombudsman, in terms of the extant RBI guidelines.
