

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 978

TO BE ANSWERED ON THE 8<sup>th</sup> FEBRUARY, 2021 / MAGHA 19, 1942 (SAKA)

**Illegal Banking Charges**

978. Ms. PRATIMA BHOUMIK:  
SHRI SUMEDHANAND SARASWATI:

Will the Minister of **FINANCE** be pleased to state:

- (a) whether it is a fact that in the last 10 months, the Government has received around 4 lakh complaints with regard to unlawful charges on Debit, Credit Card and poor banking and if so, the details thereof and the action taken by the Government, month-wise and bank-wise;
- (b) whether between 1<sup>st</sup> March, 2020 to 31<sup>st</sup> December, 2020 the Government has received more than thousand complaints against banks and 2100 complaints against NBFCs with regard to moratorium violation cases and if so, the details thereof and the action taken by the Government against the banks and NBFCs, bank-wise; and
- (c) whether the Government has made amendment in audit rules for banks and if so, the details thereof and the reasons therefor?

**ANSWER**

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

- (a): No, Sir. Month-wise and bank-wise details of receipt and disposal of complaints in last 10 months is given in **Annexure-I**.
- (b): Bank-wise details are given in **Annexure-II**.
- (c): The Reserve Bank of India, being the regulator, issues necessary rules/directions to banks from time to time.

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## Annexure-I

Annexure as referred to in part (a) of the reply to Lok Sabha Unstarred Question No. 978 for 08.02.2021  
 Month-wise and bank-wise details of receipt and disposal of complaints in the last 10 months (1st March, 2020 to 31st December, 2020).

Month	No. of complaints	1 Bank of Baroda	2 Bank of India	3 Bank of Maharashtra	4 Canara Bank	5 Central Bank of India	6 Indian Bank	7 Indian Overseas Bank	8 Punjab National Bank	9 Punjab & Sind Bank	10 State Bank of India	11 UCO Bank	12 Union Bank of India	13 IDBI	14 Reserve Bank of India*	TOTAL
Mar-20	Received	25	1683	1	305	495	14	1872	697	29	3038	2	1036	22	817	9197
	Disposed	25	1963	1	305	495	14	1739	697	29	3042	2	1036	22	817	8748
Apr-20	Received	11	2459	13	268	392	13	805	845	16	3233	18	918	26	700	8991
	Disposed	11	1937	13	268	392	13	630	845	16	3360	18	918	26	700	8421
May-20	Received	36	2529	9	389	503	4	1332	686	30	3609	12	1033	34	889	10172
	Disposed	36	2142	9	389	503	4	1060	686	30	3678	12	1033	34	889	9582
Jun-20	Received	52	2061	8	446	605	7	2361	590	19	3336	10	1406	45	912	10901
	Disposed	52	1919	8	446	605	7	1878	590	19	3067	10	1406	45	912	10007
Jul-20	Received	81	3045	5	610	647	9	3255	734	76	4270	10	1671	25	1012	14413
	Disposed	81	2596	5	610	647	9	2552	734	76	3960	10	1671	25	997	12951
Aug-20	Received	70	3055	6	618	542	8	4365	1368	41	3624	3	2161	33	876	15861
	Disposed	70	2734	6	618	542	8	3497	1368	41	3581	3	2161	33	818	14629
Sep-20	Received	143	2704	4	791	649	8	3907	1390	31	4093	11	1729	43	1033	15460
	Disposed	143	2415	4	791	649	8	2788	1390	31	3949	11	1729	43	913	13908
Oct-20	Received	113	3226	1	1725	499	2	4036	1593	32	4087	8	1743	30	1249	17065
	Disposed	113	2722	1	1725	499	2	3431	1593	32	3662	8	1743	30	1063	15531
Nov-20	Received	81	2377	2	1201	527	7	3138	902	29	3915	2	1405	28	1051	13586
	Disposed	81	1868	2	1201	527	7	2585	882	29	3322	2	1405	28	775	11911
Dec-20	Received	147	2495	3	3624	581	5	3481	1265	36	4377	5	3047	38	1153	19066
	Disposed	146	2294	3	3624	581	5	2697	1160	36	5176	5	3047	38	714	18774
	Total Received	759	25634	52	9977	5440	77	28552	10070	339	37582	81	16149	324	9692	134712
	Total Disposed	758	21990	52	9977	5440	77	22857	9945	339	36797	81	16149	324	8598	124462

\*Data relates to other Banks and NBFCs

## Annexure - II

Annexure as referred to in part (b) of the reply to Lok Sabha Unstarred Question No. 978 for 08.02.2021

Bank-wise details of complaints received during 1st March, 2020 to 31st December, 2020 regarding moratorium violation cases in Public Sector Banks and disposal thereof.

	1	2	3	4	5	6	7	8	9	10	11	12	13	Total
	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab National Bank	Punjab & Sind Bank	State Bank of India	UCO Bank	Union Bank of India	National Housing Bank	
Received	59	0	52	276	0	0	13	119	21	136	71	0	1171	1918
Disposed	59	0	52	276	0	0	13	119	21	136	71	0	1171	1918

Reserve Bank of India		
Received	7025	These grievances relate to Covid-19 issues and include "moratorium violation" related issues; segregated data for "moratorium violation" grievances is not available.
Disposed	6999	