

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2463

TO BE ANSWERED ON THE 13<sup>th</sup> DECEMBER, 2021 / AGRAHAYANA 22, 1943  
(SAKA)

'Banking Ombudsman'

2463. SHRI GNANATHIRAVIAM S:

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

- the number and nature of complaints received by the banking ombudsman during the last three years and the current year;
- the details of the number of complaints disposed of and the pending complaints; and
- the details of cases in which the banking ombudsman has been successful in resolving the grievances of the customers?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a): Reserve Bank of India (RBI) has informed that they had introduced the Banking Ombudsman Scheme (BOS) in the year 1995 with the objective of enabling resolution of complaints relating to services rendered by banks to facilitate the satisfaction or settlement of such complaints. The BOS was updated periodically to keep it relevant to the developments in the banking sector. For the last three-year period BOS, 2006 (as amended upto July 1, 2017) has been in force. On November 12, 2021, the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 has come into force.

The number and nature of complaints received under the erstwhile BOS, 2006, for the last three years and in the current year upto November, 11, 2021 is given below in the table:

Categories	2018-19	2019-20	2020-21	2021-22 (upto November 11, 2021)
ATM/Debit Cards	29,603	69,205	60,203	30,443
Mobile/Electronic Banking	12,051	39,627	44,385	28,120
Credit Cards	13,172	26,616	40,721	24,642
Failure to Meet Commitments	11,948	22,758	35,999	22,042
Non-observance of Fair Practice Code	39,188	40,124	33,898	24,437

Levy of Charges without Prior Notice	7,518	17,268	20,949	12,720
Loans and Advances	6,380	14,731	20,218	11,241
Non-adherence to BCSBI Codes	5,921	11,758	14,490	4,567
Deposit Accounts	8,520	10,188	8,580	6,121
Pension Payments	7,331	6,884	4,966	4,253
Remittances	3,277	4,130	3,394	2,146
DSAs and Recovery Agents	602	1,474	2,440	1,622
Para-Banking	1,127	1,134	1,236	760
Notes and Coins	799	551	332	189
Others	31,339	30,844	39,686	26,265
Out of Purview of BO Scheme	5,956	9,412	10,250	6,383
<b>Total</b>	<b>1,84,732</b>	<b>3,06,704</b>	<b>3,41,747</b>	<b>2,05,951</b>
Notes: . Year pertains to April to March of the respective year				

(b): RBI has informed that all the complaints received during the year 2018-19 to 2020-21 stand disposed. Out of the 2,05,951 complaints received in the year 2021-22 (upto 11.11.2021), 1,76,099 complaints have been disposed as on November 30, 2021.

(c): RBI has reported that the share of the maintainable complaints received at the Offices of Banking Ombudsman (OBOs) being resolved through mutual agreement/settlement between the parties on account of intervention by the Ombudsman has risen from 69.88% in 2018-19 to 72.73% in the year 2020-21. The year-wise information in this regard is as under:-

Sr. No.	Year	Percent of maintainable complaints resolved through mutual agreement/settlement.
1	2018-19 (July-June)	69.88%
2	2019-20 (July-June)	72.34%
3	2020-21(July-March)	72.73%

**Note:** The financial year of the Reserve Bank has been aligned with the financial year of the Government of India with effect from July 1, 2021. Consequently, the data on resolution of complaints for the year 2020-21 pertains to nine-month period (July 1, 2020 to March 31, 2021).

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