

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
UNSTARRED QUESTION NO. 2440  
TO BE ANSWERED ON THE 11<sup>TH</sup> MARCH, 2016/21 PHALGUNA, 1937 (SAKA)  
COMPLAINTS AGAINST FOREIGN BANKS  
QUESTION**

**2440. SHRI CHANDRAKANT KHAIRE:  
SHRI LAXMAN GILUWA:  
SHRI RAM TAHAL CHOUDHARY:  
SHRI JASVANTSINH SUMANBHAI BHABHOR:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has received any complaints against foreign banks for irregularities, harassment of their customers and other deficiencies in services;
- (b) if so, the details thereof, during each of the last three years and the current year, bank-wise along with the action taken on such complaints;
- (c) whether the Government has framed any rules for foreign banks; and
- (d) if so, the details thereof and the corrective steps taken/being taken by the Government in this regard?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI JAYANT SINHA)**

(a) to (d): Instructions / guidelines issued by Reserve Bank of India to Banks, including those relating to Customer Service and Grievance Redressal Mechanism, are applicable to Foreign Banks. Banking Ombudsman Scheme, 2006 introduced by RBI as a cost free apex level grievance redressal mechanism for resolution of complaints on deficiency in banking services also covers Foreign Banks.

Fifteen Offices of the Banking Ombudsman (OBOs) across the country receives complaints against foreign banks on various banking service deficiencies. Category-wise breakup of complaints received by the OBOs against foreign banks during the last three years and current year is given in the **Annex**. Complaints are disposed of as per the provisions of the Banking Ombudsman Scheme.

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Annex referred to in reply to part (b) of Lok Sabha Unstarred Question No. 2440 for answer on 11.03.2016 regarding Complaints Against Foreign Banks

<b>NAME OF THE FOREIGN BANKS</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16(till March 4,2016)</b>
<b>ABU DHABI COMMERCIAL BANK LTD</b>	2	1	4	2
<b>AMERICAN EXPRESS BANKING CORP.</b>	79	80	98	97
<b>BANK OF AMERICA N.T. AND S.A.</b>	3	4	3	3
<b>BANK OF BAHRAIN AND KUWAIT B.S.C.</b>	1	2	1	0
<b>BARCLAYS BANK PLC</b>	163	87	88	66
<b>BNP PARIBAS</b>	4	1	0	2
<b>CHINATRUST COMMERCIAL BANK</b>	2	2	0	0
<b>CITIBANK N.A</b>	778	775	772	629
<b>DBS BANK LTD.</b>	1	8	10	7
<b>DEUTSCHE BANK AG</b>	62	67	60	65
<b>HONGKONG AND SHANGHAI BANKING CORPN.LTD.</b>	559	320	281	259
<b>JPMORGAN CHASE BANK NATIONAL ASSOCIATION</b>	1	1	1	0
<b>ROYAL BANK OF SCOTLAND</b>	260	295	185	99
<b>STANDARD CHARTERED BANK</b>	2944	3357	1892	1091
<b>STATE BANK OF MAURITIUS LTD</b>	1	1	0	2
<b>Others</b>	0	15	11	14
<b>Total</b>	<b>4860</b>	<b>5016</b>	<b>3406</b>	<b>2336</b>