

(a) whether the Government has received any complaints against banks from pensioners regarding excess/wrong payments and if so, the details thereof;

(b) whether the Reserve Bank of India has asked the banks to follow rules on excess recovery from pensioners; and

(c) if so, the details thereof and steps taken by the banks in this regard?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)**

(a) : Yes Madam. Details are at **Annexure**.

(b) & (c): The Reserve Bank of India vide Circular dated 17/03/2016 has issued necessary guidelines directing the pension paying banks that as soon as the excess/wrong payment made to the pensioner comes to the notice of the paying branch, the branch should adjust the same against the amount standing to the credit of the pensioner's account to the extent possible. The guidelines of Reserve Bank of India for refund of excess pension payments are applicable to all banks. As per Reserve Bank of India norms, excess payment made wrongly to the pensioners may be recovered at a time if agreed by the pensioner, upto a maximum 33% of the pension amount per month for adjusting the excess amount of pension paid.

Annexure

Number of Complaints received at the Offices of Banking Ombudsmen during 2014-15 and 2015-16 (upto 30th June 2016) regarding Pension related matters.

Public Sector Banks

Bank Name	2014-15	2015-16
STATE BANK OF INDIA	3274	3178
STATE BANK OF BIKANER AND JAIPUR	243	211
STATE BANK OF HYDERABAD	54	50
STATE BANK OF MYSORE	17	26
STATE BANK OF PATIALA	74	92
STATE BANK OF TRAVANCORE	44	62
ALLAHABAD BANK	91	115
ANDHRA BANK	37	55
BANK OF BARODA	138	180
BANK OF INDIA	223	338
BANK OF MAHARASHTRA	28	31
CANARA BANK	139	310
CENTRAL BANK OF INDIA	219	216
CORPORATION BANK	5	5
DENA BANK	87	70
INDIAN BANK	82	82
INDIAN OVERSEAS BANK	58	91
ORIENTAL BANK OF COMMERCE	18	31
PUNJAB AND SIND BANK	22	32
PUNJAB NATIONAL BANK	470	576
SYNDICATE BANK	88	142
UCO BANK	84	148
UNION BANK OF INDIA	126	139
UNITED BANK OF INDIA	66	69
VIJAYA BANK	16	23
IDBI BANK LIMITED	2	0

Private Sector Banks		
JAMMU AND KASHMIR BANK LTD	1	1
LAKSHMI VILAS BANK LTD	0	1
THE DHANALAKSHMI BANK LTD	2	0
AXIS BANK LIMITED	4	6
HDFC BANK LTD.	7	4
ICICI BANK LIMITED	7	4
Foreign Sector Banks		
AMERICAN EXPRESS BANKING CORP.	0	2
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	2	0
ROYAL BANK OF SCOTLAND	0	1
STANDARD CHARTERED BANK	2	5
OTHERS	47	46
Total	5777	6342