

#### **Denial for opening of bank account**

2201. SHRI TARUN VIJAY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that as reported in media recently there is rise in number of cases where members from a particular community were denied permission to open bank accounts by banks;

(b) if so, the details thereof;

(c) whether such data is maintained in respect of majority community too and details of past three years, bank-wise, along with reasons for denying permission to open bank account and percentage of cases for each of them; and

(d) the remedial measures Ministry is taking for same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) to (d) Reserve Bank of India (RBI) and Indian Banks' Association (IBA) has reported that they have no information in this regard. In terms of the Banking Ombudsman Scheme, 2006 "refusal to open deposit accounts without any valid reason for refusal" is one of the grounds for lodging complaint against bank with the Banking Ombudsman. The complaints received on the subject matter are dealt with by 15 offices of Banking Ombudsman across the country as per provisions of Banking Ombudsman Scheme, 2006. Community wise data of such complaints is not maintained and as such the same is not available with RBI.

#### **Complaints against IRDA**

2202. SHRI TARUN VIJAY: Will the Minister FINANCE be pleased to state:

(a) whether the Minister is aware that there are complaints against Insurance Regulatory and Development Authority (IRDA) for failing in its duties towards development of insurance industry;

(b) if so, whether Government has taken the complaints seriously or it is contemplating any action;

(c) whether there are complaints by Insurance Brokers against the IRDA for delay in issuance of Broker licenses;

(d) if so, the action taken so far; and