

1	2	3
25.	Nayagarh	73
26.	Puri	143
27.	Rayagada	70
28.	Sambalpur	115
29.	Sonepur	45
30.	Sundargarh	190
TOTAL:		3,472

Souce: RBI, Provisional data.

Restructuring of loans in public sector banks

831. DR. T.N. SEEMA: Will the Minister of FINANCE be pleased to state:

(a) whether any complaints regarding irregularities in restructuring of loans in public sector banks in the country has come to the notice of Government in recent times;

(b) if so, the details thereof for the last three years and the current year, bank-wise;

(c) the details of action taken by Government on such complaints during the aforesaid period; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) The Reserve Bank of India (RBI) has informed that five such complaints/representations have been received. One representation is from Institute of Cost and Works Accountants of India (ICWAI), a complaint from a Member of Parliament and three complaints are from other persons.

(c) and (d) A Working Group (WG), constituted by RBI to review the Prudential guidelines on Restructuring of Advances, had examined the issues related to misuse of restructuring mechanism and made various recommendations for rationalizing and

tightening the existing guidelines. Taking into account the recommendations of WG and comments received from various stakeholders, a detailed guideline on restructuring of advances was issued by RBI on May 30, 2013.

Response time of toll free number of banks

832. SHRI BALWINDER SINGH BHUNDER: Will the Minister of FINANCE be pleased to state:

(a) whether the nationalised banks have ever monitored the average response time in the toll free numbers provided by each bank for the use of customers;

(b) whether it is a fact that the response time in these toll free number is too long and the customers have to face difficulties in connecting these toll free numbers;

(c) if so, the details thereof; and

(d) the details of efforts made by the banks to make these toll free response effective, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Yes, Sir. All the Nationalized Banks, except Allahabad Bank, have established contact/call centers under a robust technology platform with sufficient number of lines. Timings of toll free numbers vary between these banks. Such call centers are being closely monitored and evaluated by banks on various parameters like average response time, average handling time and other relevant aspects.

(b) and (c) The average response time of toll free numbers are generally between 20 seconds to 3 minutes varying from bank to bank. The waiting time broadly has been found to be relatively more during the peak hours and also towards the last and first week of each month and they also vary from bank to bank.

(d) All the Nationalised Banks are endeavouring to make their call centre responses more effective by providing dedicated quality team and increase in man power in call centres, well defined functional parameters, constant training to call centre agents to make them more efficient in handling customer queries, dedicated team for its monitoring at corporate office level, popularizing toll free numbers by various initiatives including displays at branches/ATMs and through publicity material