

are also being taken to simplify and rationalize the rules and procedures to expedite various clearances. Further, e-PMS portal has been customized for the States to fast track the projects between 50 crores to 1000 crores. As on date, such portals are available to the project proponents to upload the issues of stalled projects in 17 States, in addition to Central portal (for projects of 1000 crores and above). As on 18.4.2015, PMG has resolved 217 projects.

#### **Service tax evasion by CONCOR**

492. SHRI A. W. RABI BERNARD : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Indian Railways, Container Corporation of India (CONCOR) and a number of private companies are facing investigations for service tax evasion to the tune of ₹ 1000 crores;

(b) if so, the details thereof;

(c) whether it is also a fact that the Private Container Train operations in connivance with the Indian Railways evaded paying service tax by taking advantage of the relaxation given by Government for goods transported by train;

(d) whether the Director General of Central Excise Intelligence (DGCEI) has issued a show cause notice of ₹ 700 crore to Indian Railways, CONCOR alongwith a private company; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) to (e) The information is being collected and will be laid on the Table of the House.

#### **Complaints regarding working of PSBs**

493. SHRIMATI SASIKALA PUSHPA : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that recently there are growing number of complaints regarding the working of Public Sector Banks (PSBs);

(b) if so, the details of such complaints received and disposed of during the last three years, bank-wise; and

(c) the steps taken by Government to resolve the issues, and to improve the working of the PSBs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) and (b) Yes, Sir. The bank-wise details of complaints received and disposed during the last three years are given in the Statement (*See* below).

(c) The Central Government and Reserve Bank of India (RBI) have put in place adequate systems for redressal of complaints / public grievances in Public Sector Banks (PSBs). One of the key priorities of the Government is the protection of interest of customers and provisions of improved quality of customer services in Banks. Instructions / guidelines have been Issued to PSBs from time to time to ensure prompt and effective redressal of public grievances and strengthening of internal grievance redressal mechanism. To bring customer centricity in the provision of banking services, the RBI has also issued guidelines for customer protection, improved customer care and expeditious disposal of grievances.

The Public Sector Banks (PSBs) have their own internal three tier public grievance system for speedy redressal of grievance so that escalation of complaints to ombudsman / regulatory level is kept to the barest minimum.

In case the complainants are not fully satisfied with the redressal / disposal of complaints, they may approach the concerned Banking Ombudsman for settlement of their grievances through mediation and passing of awards in a time frame. The grievances received in the Department of Financial Services (DFS) are processed and forwarded through CPGRAMS (Centralized Public Grievance Redressal and Monitoring System) to concerned Banks for resolution/disposal, monitored and periodically reviewed at senior level. The Portal is accessible at [www.pgportal.gov.in](http://www.pgportal.gov.in).

The Government has reiterated the following specific instructions/guidelines from time to time to the PSBs for speedy disposal of grievances: -

- (i) Public grievance to be acknowledged within 3 days of receipt and to be resolved/disposed promptly.
- (ii) Every grievance has to be dealt in fair and just manner, and to be disposed within a maximum time limit of 60 days under intimation to the petitioner as per DARPG guidelines. In case of delay in disposal/rejection of a grievance, a reasoned reply be furnished to the complainant invariably.

- (iii) Ensure regular monitoring, periodic review and analysis of grievances at senior level to identify grievance prone areas for remedial action and systemic changes to reduce the incidence of grievances substantially.
- (iv) Focus attention to strengthen internal institutional mechanism of grievance redressal, sensitize functionaries handling grievances and citizens' feedback.
- (v) Ensure prompt redressal of service related grievances of employees including pension related grievances of civil, defence and para military pensioners.
- (vi) The task of public grievance redressal be treated at par with core functions of the organization and inordinate delay in disposal of grievances may be viewed seriously for punitive action.
- (vii) The name, address, contact numbers and email of the chief grievance redressal officer be displayed on the notice board as well as on the website for information of customers.

The following steps have been taken by RBI to improve the efficiency of the banks:-

- I. RBI supervises banks through Annual Financial Inspection (AFI) or undertakes risk based supervision under its supervisory framework. The bank's compliance with various guidelines of RBI are examined on a sample basis.
- II. RBI also has a process of penalising banks on violations observed in this regard, as and when required.
- III. Each bank is expected to constantly review the efficacy of its internal control system.
- IV. Banking codes and standards board of India (BCSBI):- RBI has set up the Banking Codes and Standards Board of India(BCSBI) as an autonomous body, adopting the stance of a Self-Regulatory Organization in the larger interest of improving the quality of customer service by the Indian banking system. Banks register themselves with BCSBI as its member and provide services as per the agreed Standards and Codes. BCSBI, in turn, monitors and assesses the compliance with the Codes and Standards which the banks have agreed to implement. While the Banking Ombudsman Scheme takes care of individual complaints, BCSBI focuses on the systemic issues. BCSBI has evolved 'Code of Commitment to Bank Customers' and the 'Code of Commitment to Micro and Small Enterprises' that cater to the

protection of interests of individuals and very small business entities. BCSBI monitors and assesses the compliance with the codes and standards. The BCSBI presently has 130 banks as members.

- V. Fair practices code for lenders: RBI has issued guidelines to banks on Fair Practices Code for Lenders. In terms of these guidelines the banks have been advised to frame the Fair Practices Code duly approved by their Board of Directors. The Guidelines *inter alia* contain the following provisions:
- (i) In the matter of recovery of loans, the lenders should not resort to undue harassment *viz.* persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans, etc.
  - (ii) Terms and conditions and other caveats governing credit facilities given by banks/ financial institutions arrived at after negotiation by lending institution and the borrower should be given in writing and duly certified by the authorised official. A copy of the loan agreement along with a copy each of all enclosures quoted in the loan agreement should be furnished to the borrower.
  - (iii) Lenders should ensure timely disbursement of loans sanctioned in conformity with the terms and conditions governing such sanction. Lenders should give notice of any change in the terms and conditions including interest rates, service charges etc. Lenders should also ensure that changes in interest rates and charges are affected only prospectively.

In case any employee is found involved in any impropriety, disciplinary action is taken as per the extant rules.

*Statement**The bank-wise details of complaints received and disposed during the last three years*

Sl. No.	Bank Name	2012-13 (April - March)		2013-14 (April - March).		2014-15 (April - March)	
		Received	Disposed	Received	Disposed	Received	Disposed
1.	State Bank of India	1899663	1866958	1536343	1514930	1633725	1602869
2.	State Bank of Bikaner & Jaipur	7613	7542	8040	7933	7681	7676
3.	State Bank of Hyderabad	1187	1166	1362	1331	2022	1984
4.	State Bank of Mysore	19055	19055	12835	12835	13924	13844
5.	State Bank of Patiala	2693	2661	2640	2630	2303	2292
6.	State Bank of Travancore	1586	1546	1970	1971	2461	2408
7.	Allahabad Bank	6545	6465	3849	3668	3641	3553
8.	Andhra Bank	84807	84807	87192	87192	86169	86168
9.	Bank of Baroda	15328	14843	23369	23350	19292	19254
10.	Bank of India	2275	2262	3578	3513	9822	9711
11.	Bank of Maharashtra	1213	1203	1702	1699	2074	2072
12.	Canara Bank	50925	50081	90299	89803	108791	108019
13.	Central Bank of India	5906	5906	7905	7905	11127	10731
14.	Corporation Bank	1289	1283	1140	1140	2388	2388

15.	Dena Bank	18665	18553	27490	26940	50398	50181
16.	Indian Bank	2741	2676	5776	5641	11931	11875
17.	Indian Overseas Bank	3678	3475	6354.00	6188	8535	7909
18.	Oriental Bank of Commerce	13193	13053	11786	11646	11373	11280
19.	Punjab and Sind Bank	1634	1538	1906	1871	1467	1374
20.	Punjab National Bank	54846	54610	39105	38913	29951	29778
21.	Syndicate Bank	4910	4780	4652	4416	5017	4874
22.	Uco Bank	4421	4115	4518	4376	8626	8572
23.	Union Bank of India	71178	70148	121546	122246	121000	121442
24.	United Bank of India	2839	2682	2833	2619	3156	3042
25.	Vijaya Bank	772	772	1603	1603	1838	1838
26.	IDBI Bank Limited	64129	63196	53051	52164	63160	62732
27.	Bharatiya Mahila Bank	0	0	0	0	40	39

*Written Answers to*

[28 April, 2015]

*Unstarred Questions*