

**Accessibility of Banking Ombudsman in small town and cities**

556. DR. CHANDAN MITRA: Will the Minister of FINANCE be pleased to state:

(a) whether the Government proposes to make office of the Banking Ombudsman accessible to the small banking customers in the metros as well as in smaller cities and towns;

(b) if so, the details thereof and if not, the reasons therefor; and

(c) the fresh steps taken by the Government to expand and revamp the banking ombudsman scheme catering to clientele in far flung areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) RBI has informed that following the inception of the Banking Ombudsman Scheme in 1995, 15 offices of Banking Ombudsman have been set up across the country. RBI and the 15 offices of Banking Ombudsman (OBO) take various initiatives on a regular basis to spread awareness about the Scheme of Banking Ombudsman and Customer Education. A multi-pronged outreach strategy in this regard is being adopted by the OBOs including the outreach programmes, Town Hall events, advertisement campaigns in Print and Electronic Media, participation in exhibitions, Trade Fairs, display of posters, etc. Focus of these outreach initiatives remains vulnerable class of Bank customers who live in smaller towns and rural centres. Detailed note on the awareness activities undertaken in 2014-15 relating to the Banking Ombudsman Scheme is given in Statement (*See below*). Performance of the Scheme is reviewed by RBI from time to time. So far the Scheme has been reviewed on 4 occasions to address deficiencies in Customer Service and bring new areas of banking activities into the fold of Banking Ombudsman.

***Statement***

*Spreading Awareness about the Banking Ombudsman Scheme - Initiatives  
by the Offices of Banking Ombudsmen during the year 2014-15*

- **Ahmedabad:** One line message about the Banking Ombudsman Scheme was scrolled at 33 Doordarshan Relay Centres of Gujarat for 60 days. Similarly, audio clips were broadcast on AIR / FM Radio stations in Gujarat for 72 days. The OBO participated in an exhibition-cum-public interaction stall set up by the RBI at Vibrant Gujarat Navaratri Mahotsav, Ahmedabad. Visitors were briefed, *inter alia*, about BO Scheme and procedure for lodging complaints with the OBO.

Queries/doubts of visitors concerning OBO / BOS were also clarified in simple and lucid manner. Multilingual publicity material was distributed to the visitors.

- **Bengaluru:** Two outreach programmes were conducted during the year one each, at Chennarayapatna of Hassan District and at Shikaripura of Shivamogga District respectively. The programmes were well attended and received by customers of banks and members of public. Besides, explaining the Banking Ombudsman Scheme, 2006, on-the-spot clarifications/redressal of complaints was also done.
- **Bhopal:** BO participated in live telecast of interactive sessions in the programmes of local Doordarshan Channel in which various questions relating to Banking Ombudsman Scheme asked over phone by the viewers from different places of the two states of Madhya Pradesh and Chhattisgarh and also other parts of the country, were answered by the BO. The salient features of the BOS 2006 were also explained during the discussion with the anchor.
- **Bhubaneswar:** During the year public awareness camps were organized at different centers in rural/ semi-urban areas with low level of awareness about the Scheme. This effort substantially contributed to increase in the share of complaints received from these areas. Two Town Hall events were organized one each, at Rourkela and Sambalpur respectively, which were attended by a large number of customers including pensioners, representatives of pensioners' associations and local chamber of commerce and industry besides bankers. The OBO held two on-site Conciliation Camps at Gopalpur and Puri to render doorstep redressal of complainants.
- **Chandigarh:** The OBO put up a stall in Regional Kissan Mela at village Ballawal, Balachaur, Punjab organized by Punjab Agricultural University in which various VIPs, Central/State Government officials, Academicians from University, bankers, farmers participated. A large number of public from all walks of life visited the stall and were briefed about the objectives of the BO scheme and procedure of filing the complaints.
- **Chennai:** The OBO organised Awareness Programmes at Chengelpet, Villupuram and Srivilliputtur during the year in co-ordination with the lead banks of the respective districts. During these programmes, the animation CD on Banking Ombudsman Scheme was displayed to the audience and pamphlets on salient features of the BOS were distributed. In order to spread the awareness of the BO Scheme in semi urban and rural areas, OBO in coordination with India Post made an arrangement to distribute pamphlets on Banking Ombudsman Scheme through

customized letters which would be sent to individual households in villages of Tamil Nadu where awareness is either low or Nil. OBO also made arrangements to distribute Meghdoot Post Cards with salient features of the BO Scheme across rural and semi-urban areas in Tamil Nadu.

- **Guwahati:** The OBO organized Town Hall Meeting at Itanagar, Arunachal Pradesh. Grievances from members of public were received during the event and hearings of complaint were conducted and some of the complaints were resolved on the spot. The OBO also organized the Banking Awareness Programmes at Killa' in Gomoti district in Agartala, Tanhril Village', Aizawl, Mizoram. The OBO has also made significant progress in accepting/disposing grievances from the general public on the spot during awareness programmes.
- **Hyderabad:** Salient features of Banking Ombudsman Scheme were prominently displayed in the train running between Secunderabad and Balarsha on a permanent basis. Office has received phone calls from many passengers in the running train itself, voicing their grievances against banks. The OBO participated in various outreach activities organized by RBI Hyderabad. A stall was set up in the RBI pavilion at the 'Numaish 2015' - the 76th annual industrial exhibition of the twin cities of Hyderabad and Secunderabad held from January 8 to February 22, 2015. On average, the exhibition drew more than 40,000 visitors every day. Officers from the OBO were deputed to the stall all seven days of the week to distribute literature on BOS 2006 and to handle queries from the public.
- **Jaipur:** The OBO organized Town Hall Meeting at Jaisalmer on February 27, 2015. Controllers of various banks operating in the region also participated in the meeting. A large number of people from various trade bodies, pensioners, bank customers, SHGs etc participated in the event. The focus of the event was emphasis on educating the customers about precautions and safety measures while using ATM Card, Credit Cards, foreign exchange related operations, etc. Certain complainants were provided on the spot resolution.
- **Kanpur:** The OBO organized a Town Hall Event at Allahabad (UP) on June 18, 2015 with a view to create awareness among the public about BOS, security aspects of banking especially use of ATM /Debit card, net banking, fund transfers, avenues available to bank customers for redressal of grievances, education loans, security features of currency notes, etc. The OBO organized customer education/ awareness campaigns in different areas of Uttar Pradesh and Uttarakhand. A large



number of villagers, school, college students, bank customers, bank officials of public and private sector banks, representatives from Pensioners' Association, Depositors' Association, etc., were involved in these awareness programmes.

- **Kolkata:** During the year, nine outreach programmes on awareness of the Banking Ombudsman Scheme including one Town Hall Meeting at Durgapur (Dist. Burdwan) for the general members of public were organised with the help of Lead Banks in various districts of West Bengal.
- **Mumbai:** The OBO organised Awareness Programmes at Nagpur, Shirpur, Dist-Dhule with the bankers and their customers, including industry associations, customer associations, etc. The OBO also arranged for the spot resolution of complaints. Two Town Hall events were organized at Nashik and Dhule during the year. The representatives of the most of the local banks along with about 450-500 customers attended these events. These initiatives had a positive impact on receipt of complaints from these areas.
- **New Delhi:** The year was marked by significant increase in number of complaints. The OBO organized outreach programmes at State Bank of India, Training Academy Gurgaon and HDFC Bank, Safadarjung Enclave, New Delhi, respectively. The OBO adopted a multipronged approach for customer education and grievance redressal. Accordingly, normal outreach, product-focused programme, outreach programme for target groups were arranged. Each outreach module included the following components: (i) importance of banks and role of RBI in general (ii) showing a short film on the BO Scheme (in Hindi/English); (iii) brief about procedure for filing complaint and its disposal under the BO Scheme, (iv) do's and don'ts and precautions to be taken while availing of banking services like ATM/Credit cards, net banking, loans, deposits etc. and sharing experience based on cases handled by BO Office, (v) question and answers (in quiz format with some prizes for correct answer) and (vi) distributing and collecting complaint forms to and from members of public.
- **Patna:** During the year the OBO conducted four awareness programmes at Lohardaga (Jharkhand), Shaikhpura (Bihar), Sampatchak, Patna (Bihar) and Rajgir (Bihar). The awareness initiatives undertaken yielded positive results in as much as inflow of complaints had gone up from certain districts, which had otherwise negligent number or nil complaints before conduct of such awareness programmes. The OBO participated in the financial literacy and awareness programme conducted by RBI, Patna during Bihar Shiksha Diwas and Bihar Diwas at Patna and Sonepur

Mela. Two public interaction programmes were held during the Patna Book fair on and Bihar Saras Mela. During these programmes the BO clarified queries/doubts raised by the audience on the matter of opening of deposit accounts, NPA classification of loan accounts etc.

- **Thiruvananthapuram:** During the year, the OBO organised awareness programmes at Payyannur, Union Territory of Mahe, Kozhikode and Malappuram. During the interactive sessions various issues pertaining to insurance protection, interest subsidy on education loan, fraudulent withdrawal of cash from ATM/online transfer of funds, etc., were raised by the participants. The programmes were well received by the participants and there was very good interaction. The message about the Banking Ombudsman Scheme was conveyed effectively and some complaints were redressed on the spot.

#### **Broadbasing the income tax net**

557. SHRI BHUPENDER YADAV: Will the Minister of FINANCE be pleased to state:

- (a) number of persons in the country in the age group of say 25 to 60 years;
- (b) how many of them are Income-Tax assesseees;
- (c) out of such assesseees what percentage belong to the salaried class; and
- (d) special steps Government propose to broad base the tax net for an equitable sharing of the tax burden by the people?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) As per Census-2011, there are 51,59,32,037 persons in the age group of 25 to 60 years in India.

(b) For Assessment Year 2013-14, 2,85,71,791 individuals in the age group of 25 to 60 have filed return of income.

(c) Out of 2,85,71,791 assesseees in the age group of 25 to 60 years who filed return of income for Assessment Year 2013-14, 1,32,17,401 assesseees declared income from salary, which comes to 46.26%.

(d) A large number of taxpayers ( about 53%) in the age group of 25 to 60 years are from non- salaried class suggesting that the tax net is already broad-based. Moreover, a large section of the population is not liable to pay income-tax due to the reasons that the agricultural income is exempt, the basic exemption threshold is quite high, a number