

15.07.2017 are at ₹ 1,80,068 crore which is 21.4% higher than the collections for the corresponding period of the last financial year. The current growth rate is higher than the target growth rate of 15.32% required to achieve the Budget Estimates.

(b) and (c) The current growth rate in direct tax collections is quite healthy, belying any apprehension of reduction in the level of economic or commercial activities in the country. Nevertheless, the Government has taken various initiatives to boost economic activity which, include; fillip to manufacturing and infrastructure, both rural and urban; concrete measures for transport and power sectors and comprehensive reforms in the policy for foreign direct investment. Moreover, Government announced various measures in the Budget 2017-18 to promote growth in the economy including giving infrastructure status to affordable housing, higher allocation to highway construction, focus on coastal connectivity, lower rate of income tax for companies with annual turnover up to ₹ 50 crore, measures to improve the ease of doing business and a major push to digital economy. The introduction of the Goods and Services Tax (GST) has also created a significant opportunity to boost growth momentum by removing barriers to trade, business and related economic activities.

**Complaints received by Bank Ombudsman**

1849. SHRI T. K. RANGARAJAN: Will the Minister of FINANCE be pleased to state:

- (a) the total number of complaints received by Bank Ombudsman for the last three years, the details thereof, bank-wise;
- (b) out of the total complaints, how many are resolved, the details thereof, bank-wise; and
- (c) the number of cases where the Ombudsman found that the lapse is on the bank's side?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (c) The Bank-wise details regarding number of complaints received by Banking Ombudsmen (BO) and disposed of in the last three years *i.e.* 2014-15, 2015-16 and 2016-17 are given in the Statement (*See below*).

Majority of the complaints received under the Banking Ombudsman Scheme are resolved through conciliation and mediation of BO. In very few cases, where conciliation and mediation fails to achieve mutually agreeable settlement, BO passes an Award or rejects the complaint.

**Statement**  
*Bank-wise details of Complaint received/disposed/pending at the offices of Banking Ombudsman against PSBs from July 2014 to June 2017*

Bank Name Public Sector Banks	2014-15			2015-16			2016-17		
	Received	Disposed	Pending	Received	Disposed	Pending	Received	Disposed	Pending
1	2	3	4	5	6	7	8	9	10
State Bank of India	24113	22750	1363	25611	25635	1339	30581	28610	3310
State Bank of Bikaner and Jaipur	1199	1186	13	1267	1197	83	2033	2039	77
State Bank of Hyderabad	642	625	17	777	744	50	862	882	30
State Bank of Mysore	316	296	20	351	361	10	450	449	11
State Bank of Patiala	530	497	33	760	767	26	1167	1109	84
State Bank of Travancore	790	766	24	819	837	6	849	782	73
Allahabad Bank	1143	1095	48	1218	1167	99	1413	1326	186
Andhra Bank	682	680	2	1051	1023	30	1307	1285	52
Bank of Baroda	3038	2907	131	3916	3701	346	5043	4889	500
Bank of India	2808	2660	148	3210	3127	231	4191	3972	450
Bank of Maharashtra	590	561	29	652	645	36	845	758	123

Canara Bank	2992	2866	126	3838	3737	227	5248	5029	446
Central Bank of India	2095	1974	121	2295	2262	154	2716	2540	330
Corporation Bank	792	754	38	804	790	52	1254	1143	163
Dena Bank	718	683	35	784	774	45	1140	1085	100
Indian Bank	1246	1217	29	1369	1345	53	1673	1654	72
Indian Overseas Bank	1534	1494	40	2376	2313	103	2633	2616	120
Oriental Bank of Commerce	834	788	46	1080	1039	87	1522	1456	153
Punjab and Sind Bank	390	374	16	554	539	31	690	661	60
Punjab National Bank	4454	4265	189	4735	4577	347	6227	5919	655
Syndicate Bank	1195	1146	49	1225	1193	81	1416	1383	114
Uco Bank	1262	1223	39	1406	1370	75	1747	1709	113
Union Bank of India	2141	2013	128	2249	2249	128	2559	2308	379
United Bank of India	953	937	16	733	700	49	958	972	35
Vijaya Bank	411	398	13	489	481	21	690	666	45
IDBI Bank Limited	854	808	46	10	9	47	2079	2033	93
Bharatiya Mahila Bank	2	2	0	1453	1410	43	16	16	43
TOTAL	57724	54965	2759	65032	63992	3799	81309	77291	7817

1	2	3	4	5	6	7	8	9	10
Catholic Syrian Bank Ltd.	82	81	1	80	78	3	66	66	3
City Union Bank Ltd.	120	119	1	124	120	5	136	136	5
Federal Bank Ltd.	331	327	4	387	376	15	503	467	51
Jammu and Kashmir Bank Ltd.	157	146	11	168	168	11	140	133	18
Karnataka Bank Ltd.	163	162	1	140	138	3	222	207	18
Karur Vysya Bank Ltd.	195	191	4	242	238	8	298	299	7
Lakshmi Vilas Bank Ltd.	102	100	2	166	167	1	120	116	5
Nainital Bank Ltd.	15	12	3	45	45	3	25	23	5
Ratnakar Bank Ltd.	127	121	6	224	219	11	417	388	40
South Indian Bank Ltd.	165	163	2	195	191	6	206	204	8
Tamilnad Mercantile Bank Ltd.	133	133	0	122	118	4	144	144	4
The Dhanalakshmi Bank Ltd.	89	88	1	71	72	0	64	61	3
Axis Bank Ltd.	3242	3080	162	4966	4861	267	6748	6506	509
Bandhan Bank Ltd.	0	0	0	26	23	3	102	100	5
Development Credit Bank Ltd.	131	128	3	263	252	14	316	301	29
HDFC Bank Ltd.	5684	5542	142	7712	7815	39	9885	9331	593
ICICI Bank Ltd.	6379	6097	282	7897	7707	472	9541	9331	682

DFC Bank Ltd.	0	0	0	1	1	0	29	24	5
Indusind Bank Ltd.	824	785	39	1214	1188	65	1436	1393	108
Kotak Mahindra Bank Ltd.	1576	1512	64	2394	2287	171	3711	3608	274
Yes Bank Ltd.	342	322	20	496	481	35	969	935	69
<b>TOTAL</b>	<b>19857</b>	<b>19109</b>	<b>748</b>	<b>26933</b>	<b>26545</b>	<b>1136</b>	<b>35078</b>	<b>33773</b>	<b>2441</b>
American Exp. Banking Corp.	106	88	18	156	171	3	187	175	15
Barclays Bank PLC	92	87	5	95	96	4	55	57	2
Citibank N.A	813	789	24	890	881	33	1242	1173	102
DBS Bank Ltd.	11	10	1	13	11	3	28	28	3
Deutsche Bank AG	63	58	5	90	89	6	105	94	17
Hongkong and Shanghai Banking Corpn. Ltd.	298	288	10	403	385	28	415	408	35
Royal Bank of Scotland	197	190	7	181	175	13	126	132	7
Standard Chartered Bank	2012	1945	67	1558	1557	68	1086	1075	79
Others Foreign Banks	18	17	1	27	28	0	42	40	2
<b>TOTAL</b>	<b>3610</b>	<b>3472</b>	<b>138</b>	<b>3413</b>	<b>3393</b>	<b>158</b>	<b>3286</b>	<b>3182</b>	<b>262</b>
RRBs/SCBs/Others	7247	7116	131	7516	7188	459	11315	11082	692
<b>GRAND TOTAL</b>	<b>88438</b>	<b>84662</b>	<b>3776</b>	<b>102894</b>	<b>101146</b>	<b>5524</b>	<b>130988</b>	<b>125330</b>	<b>11182</b>

Note:- Complaints disposed includes those pending at the end of the previous year.