

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION NO. 224

TO BE ANSWERED ON 05TH DECEMBER, 2023 / AGRAHAYANA 14, 1945 (SAKA)

‘FUNCTIONING AND COMPLAINTS RECEIVED BY RBI OMBUDSMAN’

224. SHRI BINOY VISWAM:

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of Ombudsman appointed by RBI, Ombudsman across the country sanctioned, and vacancies if any, State-wise;
- (b) the number of complaints received by such an Ombudsman and pending cases, year-wise, State-wise and bank-wise;
- (c) the action taken against such complaints, including suspensions, show-cause notices, and licenses suspended or revoked; and
- (d) whether there was any mechanism for measuring satisfaction of cases disposed?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): Currently 24 RBI Ombudsmen (RBIOs) are functioning across the country under the ‘Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021’. The details of office-wise number of RBIOs appointed is provided in **Annexure-I**.

Currently, there is no vacant post of Ombudsman.

(b): The entity and region/office-wise number of complaints received by the Offices of RBI Ombudsman, during last three years is provided in **Annexure-II**.

All the complaints received during financial years 2020-21, 2021-22, and 2022-23 have been disposed off and there is no pendency. However, during current financial year 2023-24, **1,44,400** complaints were received, of which, **8,604** complaints are pending for disposal. The Status is provided in **Annexure-III**.

(c): Complaints received at the Office of Reserve Bank Ombudsman are categorised as maintainable or non-maintainable complaint, as per the provisions of RB-IOS, 2021. Maintainable complaints are disposed through mutual settlement / agreement, by passing award or rejection of the complaint. As regards, the non-maintainable complaints, including those not under the ambit of RB-IOS, 2021, are closed with a suitable communication to the complainant.

The RB-IOS, 2021 is a Scheme for resolving customer grievances pertaining to “deficiency in services” provided by entities regulated by RBI in an expeditious and cost-free manner.

(d): Consumer Education & Protection Department (CEPD), RBI conducted a satisfaction survey in 2022-23 for the customers of regulated entities who had approached the RBIOs for redressal of their grievances regarding unsatisfactory disposal of their complaints by their financial service providers, including the level of satisfaction with the Centralized Receipt and Processing Centre (CRPC) and the Contact Centre at Chandigarh. Nearly 60 per cent of respondents were satisfied with overall resolution provided by the RBI Ombudsmen and 58.7 per cent of respondents mentioned that the waiting time/attempts to reach a Contact Centre executive was reasonable. As per the survey findings, 60.1 percent of respondents were satisfied with the overall process under RB-IOS, including registration, handling of complaint and resolution time.

List of Office-wise RBI Ombudsmen

Sl. No.	Offices of the RBI Ombudsmen	No. of RBI Ombudsmen
1	Ahmedabad	1
2	Bengaluru	1
3	Bhopal	1
4	Bhubaneswar	1
5	Chandigarh	1
6	Chennai I	1
7	Chennai II	1
8	Dehradun	1
9	Guwahati	1
10	Hyderabad	1
11	Jaipur	1
12	Jammu	1
13	Kanpur	1
14	Kolkata I	1
15	Kolkata II	1
16	Mumbai I	1
17	Mumbai II	1
18	New Delhi I	1
19	New Delhi II	1
20	Patna	1
21	Raipur	1
22	Ranchi	1
23	Shimla	1
24	Thiruvananthapuram	1
	Total	24

Entity-wise number of complaints received during last three years:

Type of Entity	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)	2022-23 (Apr-Mar)
Public Sector Banks	1,74,974	1,54,725	1,02,144
Private Sector Banks	1,26,303	94,275	73,764
Payments and Small Finance Banks	6,918	8,076	7,888
Foreign Banks	6,157	4,464	5,639
RRBs/ Urban Co-op. Banks	6,382	6,508	7,200
Others *	61,558	36,448	38,055
Total	3,82,292	3,04,496	2,34,690

* NBFCs, Payment System Participants, Credit Information Companies. The Credit Information Companies (CICs) have been brought under the ambit of RB-IOs w.e.f September 1, 2022.

**Region/Office-wise number of complaints
received during last three years**

Region/Office	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)	2022-23 (Apr-Mar)
Ahmedabad	21,078	16,426	11,467
Bengaluru	17,407	13,996	10,996
Bhopal	15,787	12,841	10,364
Bhubaneswar	6,920	7,806	10,728
Chandigarh	36,619	20,270	11,177
Chennai	27,446	21,396	11,613
Dehradun	7,970	8,342	10,462
Guwahati	3,543	5,444	8,753
Hyderabad	22,161	15,212	10,713
Jaipur	22,094	18,145	10,639
Jammu	1,767	4,300	10,068
Kanpur	26,499	24,214	10,259
Kolkata	17,160	14,766	11,455
Mumbai I	22,479	18,806	11,847
Mumbai II	30,999	20,672	12,313
New Delhi I	23,238	15,310	11,234
New Delhi II	34,673	24,259	8,921
New Delhi III	11,091	8,883	8,474
Patna	17,456	13,606	10,675
Raipur	4,018	5,362	10,660
Ranchi	4,765	6,307	10,495
Thiruvananthapuram	7,122	8,133	11,377
TOTAL	3,82,292	3,04,496	2,34,690

Note: Three ORBIOs - Shimla, Chennai II and Kolkata II commenced operations from April 1, 2023, April 17, 2023 and June 1, 2023 respectively. ORBIO, New Delhi III was merged with ORBIO, New Delhi I from March 1, 2023.

The ORBIO-wise break-up of the same is provided in the table below:

ORBIO	Number of complaints received during current Financial Year-2023-2024	Number of complaints pending during current Financial Year-2023-24
	(1)	(2)
Ahmedabad	6,763	69
Bengaluru	6,613	115
Bhopal	5,934	356
Bhubaneswar	6,135	1,239
Chandigarh	6,280	46
Chennai I	6,363	398
Chennai II*	3,689	443
Dehradun	5,789	116
Guwahati	5,871	525
Hyderabad	6,577	97
Jaipur	5,919	131
Jammu	5,879	38
Kanpur	6,140	375
Kolkata I	6,551	55
Kolkata II*	3,209	410
Mumbai I	6,908	1,106
Mumbai II	6,954	743
New Delhi I	6,533	149
New Delhi II	6,314	182
Patna	6,216	659
Raipur	6,142	324
Ranchi	5,579	756
Shimla*	5,694	231
Thiruvananthapuram	6,348	41
TOTAL	1,44,400	8,604

* ORBIOs Shimla, Chennai II and Kolkata II commenced operations from April 1, 2023, April 17, 2023 and June 1, 2023 respectively. ORBIO, New Delhi III was merged with ORBIO, New Delhi I from March 1, 2023.
