



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

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RBI releases Annual Report of the Banking Ombudsman Scheme

The Reserve Bank of India, today, released the [Annual Report of the Banking Ombudsman Scheme for the year 2015-2016](#).

Highlights

- 1,02,894 complaints were received by 15 Offices of the Banking Ombudsmen
- Complaints increased by 21% compared to the previous year.
- Offices of Banking Ombudsmen maintained a disposal rate of 95%.
- 18 Awards were issued by the Banking Ombudsmen.
- 34 appeals were received by the Appellate Authority against the awards/decisions of Banking Ombudsmen.
- Complaints pertaining to failure to meet commitments, non-observance of fair practices code, Banking Codes and Standards Board of India (BCSBI) Codes taken together constituted the largest category of complaints with 33.9% of complaints received.
- ATM/Debit card complaints comprised 12.71% of complaints received.
- Credit card complaints comprised 8.49% of complaints received.
- Complaints in the category of pension (6.2%), levy of charges without prior notice (5.5%), loans and advances (5.3%), deposit accounts (4.9%), remittances (2.4%) were other areas of complaints.
- 330 complaints were received by the Offices of Banking Ombudsman through the Government of India (CPGRAMS) portal.
- 616 applications were received under the Right to Information Act.
- Average cost of handling one complaint was ₹ 4396.
- Offices of Banking Ombudsman organised awareness campaigns/outreach activities, town halls, advertisement campaigns to spread awareness about the Scheme primarily covering the rural and semi-urban areas of their respective jurisdictions.

The Scheme

The Banking Ombudsman Scheme, 1995 was notified by the Reserve Bank of India on June 14, 1995 under section 35A of the Banking Regulation Act, 1949. The aim and objective of the Scheme is to provide a quick and cost free resolution mechanism for complaints relating to deficiency of banking services of common bank customers, who otherwise find it difficult or cost prohibitive to approach any other redressal fora such as courts. The Scheme is applicable to Scheduled Commercial Banks, Scheduled Primary Urban Co-operative Banks and the Regional Rural Banks. The Scheme has undergone several revisions during the years 2002, 2006, 2007 and 2009. Presently, the Banking Ombudsman Scheme 2006, (BOS) as amended up to February 3, 2009, is in operation. There are 15 Banking Ombudsmen with specific State-wise jurisdiction covering all the 29 States and 7 Union Territories.