



Banking Ombudsman Scheme, 2006
Ombudsman Scheme for NBFCs, 2018
Ombudsman Scheme for Digital Transactions, 2019
Reserve Bank – Integrated Ombudsman Scheme, 2021

Annual Report
April 1, 2021 to March 31, 2022

**RESERVE BANK OF INDIA
CONSUMER EDUCATION AND PROTECTION DEPARTMENT
CENTRAL OFFICE
MUMBAI**

THE RBI OMBUDSMAN SCHEMES
ANNUAL REPORT 2021-22
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SELECT ABBREVIATIONS

AA	- Appellate Authority
ADR	- Alternate Dispute Resolution
AEPS	- Aadhar Enabled Payment System
AFA	- Additional Factor of Authentication
AGR	- Alternate Grievance Redress
AI	- Artificial Intelligence
APBS	- Aadhaar Payment Bridge System
ARC	- Asset Reconstruction Company
ATM	- Automated Teller Machine
BBPCU	- Bharat Bill Payment Central Unit
BBPOU	- Bharat Bill Payment Operating Unit
BBPS	- Bharat Bill Payment System
BC	- Business Correspondent
BCSBI	- Banking Codes and Standards Board of India
BO	- Banking Ombudsman
BOS	- Banking Ombudsman Scheme
BSBDA	- Basic Savings Bank Deposit Account
CC	- Contact Center
CDD	- Customer Due Diligence
CEPC	- Consumer Education and Protection Cell
CEPD	- Consumer Education and Protection Department
CIBIL	- Credit Information Bureau of India Limited
CIC	- Credit Information Company
CKYCR	- Central KYC Records Registry
CMS	- Complaint Management System
CNP	- Card Not Present
CPGRAMS	- Centralised Public Grievance Redress and Monitoring System
CRPC	- Centralised Receipt and Processing Center
CTS	- Cheque Truncation System
DC	- Debit Card
DG	- Deputy Governor
DLA	- Digital Lending Application
DO	- Dealing Official

DRBIO	- Deputy RBI Ombudsman
DSA	- Direct Selling Agent
ECS	- Electronic Clearing Service
EMI	- Equated Monthly Instalment
FB	- Foreign Bank
FIDD	- Financial Inclusion and Development Department
FPC	- Fair Practices Code
FRC	- First Resort Complaint
FSWM	- Financially Sound and Well Managed
GoI	- Government of India
HFC	- Housing Finance Company
IGR	- Internal Grievance Redress
IMPS	- Immediate Payment System
IO	- Internal Ombudsman
IRDAI	- Insurance Regulatory and Development Authority of India
IVRS	- Interactive Voice Response System
IWG	- Internal Working Group
KYC	- Know Your Customer
MITC	- Most Important Terms and Conditions
NACH	- National Automated Clearing House
NBFC	- Non-Banking Financial Company
NBFCO	- NBFC Ombudsman
NBPSP	- Non Bank Payment System Participant
NEFT	- National Electronic Funds Transfer
NETC	- National Electronic Toll Collection
NHB	- National Housing Bank
NPCI	- National Payments Corporation of India
OBO	- Office of Banking Ombudsman
ODR	- Online Dispute Resolution
ODT	- Ombudsman for Digital Transactions
ONBFCO	- Office of the NBFC Ombudsman
OODT	- Office of Ombudsman for Digital Transactions
ORBIO	- Office of Reserve Bank of India Ombudsman
OSDT	- Ombudsman Scheme for Digital Transactions

OSNBFC	-	Ombudsman Scheme for NBFCs
PB	-	Payment Bank
PD	-	Primary Dealer
PIN	-	Personal Identification Number
PMAY	-	Pradhan Mantri Awas Yojana
PML	-	Prevention of Money Laundering
PPI	-	Prepaid Payment Instrument
PSO	-	Payment System Operator
Pvt.SB	-	Private Sector Bank
QR	-	Quick Response
RBI	-	Reserve Bank of India
RBIO	-	Reserve Bank of India Ombudsman
RB-IOS	-	Reserve Bank – Integrated Ombudsman Scheme
RCA	-	Root Cause Analysis
RE	-	Regulated Entity
RRB	-	Regional Rural Bank
RTGS	-	Real Time Gross Settlement
RTI	-	Right to Information
SBI	-	State Bank of India
SCB	-	Scheduled Commercial Bank
SEBI	-	Securities and Exchange Board of India
SFB	-	Small Finance Bank
SMS	-	Short Message Service
S-UCB	-	Scheduled Urban Cooperative Bank
TAT	-	Turn Around Time
TRAI	-	Telecom Regulatory Authority of India
UCB	-	Urban Cooperative Bank
UPI	-	Unified Payments Interface
Y-o-Y	-	Year-on-Year

Foreword



Anil Kumar Sharma

Executive Director &
Appellate Authority

The Annual Report of Ombudsman Schemes, 2021-22 marks an important juncture in the history of the Alternate Grievance Redress (AGR) framework of RBI. The year witnessed launch of Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2021 which integrated the erstwhile three Ombudsman Schemes of RBI and brought the Non-Scheduled Urban Cooperative Banks with deposit size above ₹50 crore under its ambit. As an outcome of Centralization in the form of a CRPC, Automation of some processes in the form of initial processing by the CMS and Simplification in the form of removal of limited grounds of complaints and adoption of “deficiency in service” as a single broadbased ground for lodgement of complaints, the RB-IOS made the AGR efficient and faster. Setting up a Contact Centre for providing support in lodging complaints and providing information on the AGR has further added to the ease of lodging complaints.

It is satisfying to note that the Ombudsman mechanism achieved a disposal rate of 97.97%, despite this being a transition year and despite an increase in the receipt of complaints over the previous year. The year also witnessed scaling up of the awareness generation drive with “Ombudsman Speak” on the eve of World Consumer Rights Day in March 2022 and in September 2022. This was supplemented by a “Talkathon” with the media in August and “All India Intensive Awareness Campaign” run during the month of November 2022 in collaboration with the Regulated Entities.

This Annual Report is the first under the RB-IOS and thus, sets a new benchmark and creates a new legacy and I hope all stakeholders will find it useful.



(Anil Kumar Sharma)

EXECUTIVE SUMMARY

The year 2021-22 marked a major milestone for the Ombudsman mechanism of RBI as it witnessed the integration of the three erstwhile Ombudsman Schemes viz., Banking Ombudsman Scheme (BOS) 2006, Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC) 2018, and Ombudsman Scheme for Digital Transactions (OSDT) 2019 into the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2021, that was launched by the Hon'ble Prime Minister on November 12, 2021. Along with its launch, the Centralised Receipt and Processing Center (CRPC) was also established at RBI, Chandigarh to receive complaints through email/physical mode from across the country and handle the initial scrutiny and processing of these complaints before assigning the maintainable ones to Offices of RBI Ombudsman (ORBIOs) for further redressal. The CRPC also hosts a Contact Center to assist complainants in lodging their complaints, providing them information regarding redressal mechanism at RBI and awareness messages related to safe banking practices in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Oriya, Punjabi, Malayalam, Marathi, Tamil and Telugu) apart from Hindi and English.

A brief analysis of complaints handled under the three erstwhile Ombudsman Schemes (BOS, OSNBFC and OSDT) between April 1 and November 11, 2021 is as under:

- a) BOS: The total number of complaints received by the 22 Offices of the Banking Ombudsman (OBOs) between April 1 and November 11, 2021 was 2,09,196. Around 90% of the total complaints were received through digital modes, including on the online Complaint Management System (CMS) portal, email, and Centralised Public Grievance Redress and Monitoring System (CPGRAMS). The North Zone, with eight of the 22 OBOs, received the highest volume (42.70%) of complaints, followed by the West and the South Zones. Share of complaints related to ATM/ Debit Cards, at 14.65% of the total, were the highest followed by complaints related to Mobile/ Electronic Banking at 13.64%. Majority (66.11%) of the maintainable complaints were resolved through mutual settlement/ conciliation/ mediation and a total of 17 Awards were issued under BOS. During the year 51 Appeals were received against the decisions of the Banking Ombudsmen (BOs) under BOS.
- b) OSNBFC: The number of complaints received at the four Offices of NBFC Ombudsman (ONBFCO) between April 1 and November 11, 2021 was 20,439. Complaints relating to 'Non-adherence of Fair Practices Code (FPC)' were the highest, constituting 61.89% of the total, followed by complaints regarding 'Non-observance of RBI directions' and 'Levy

of Charges without prior notice'. Majority (70.08%) of the maintainable complaints were resolved through mutual settlement/ conciliation/ mediation and 12 Awards were issued under OSNBFC. During the year 10 Appeals were filed with Appellate Authority against the decisions of the NBFC Ombudsmen (NBFCOs).

- c) OSDT: The number of complaints received by the 22 Offices of Ombudsman for Digital Transactions (OODTs) between April 1 and November 11, 2021 was 2,281. Complaints relating to fund transfers/ UPI/ BBPS/ Bharat QR Code constituted the largest share of complaints i.e., 44.76%. Majority (59.65%) of maintainable complaints were resolved through mutual agreement/ conciliation /mediation process. No Appeal was received under OSDT between April 1 and November 11, 2021 . The rate of disposal under the three erstwhile Ombudsman Schemes stood at 100%, as all complaints brought forward and received between April 1 and November 11, 2021 were disposed by March 31, 2022.
- d) RB-IOS, 2021: Under the RB-IOS, 2021, following the 'One Nation, One Ombudsman' principle, the territorial jurisdictions for the ORBIOs have been abrogated, and complaints are assigned to all the ORBIOs by the CMS. Grounds of complaint covered under the RB-IOS have also been expanded to cover all complaints involving "deficiency of service", which has been defined under the scheme. The CMS was upgraded to align with the requirements under RB-IOS, 2021 to improve its overall efficiency. The coverage of RB-IOS was extended to include the non-scheduled Urban Cooperative Banks (UCBs) with a deposit size of ₹50 crore or above as at the end of previous Financial Year. Credit Information Companies (CICs) were brought under RBI-IOS with effect from September 1, 2022.

Between November 12 and March 31, 2022, a total of 1,86,268 complaints were received under the RB-IOS. The CRPC handled the preliminary scrutiny of the complaints received through email/ physical mode (i.e. 1,49,419 complaints) and closed 1,07,821 complaints as non-complaints/ non-maintainable complaints during the period. A total of 72,580 complaints were assigned to the ORBIOs from the CMS portal directly or through CRPC for redress during this period. A total of 31 Appeals were received against the decisions of ORBIOs and all such Appeals were filed by the complainants. Four Awards were issued by the ORBIOs during the period.

Under the erstwhile three Schemes and the RB-IOS, during the period April 1, 2021 to March 31, 2022, total number of complaints received at the ORBIOs and the CRPC, stood at 4,18,184, showing an increase of 9.39% over last year. Of these, 3,04,496 complaints were handled by the 22 ORBIOs. The overall disposal rate for the year at the ORBIOs stood at 97.97%. A total of 33

Awards were issued by the ORBIOs and 92 Appeals were received against the decisions of the RBI Ombudsmen (RBIOs) during the year.

Other Developments during the year

Apart from the launch of the RB-IOS, 2021 along with the setting up of the CRPC and Contact Center, several steps were undertaken to strengthen grievance redress system:

- i) A Nationwide Customer Satisfaction Survey to assess the satisfaction level of the complainants who had approached the RBIOs for redress of their grievances was undertaken through a third-party agency, which indicated the overall satisfaction level of the complainants at 59.55%.
- ii) The annual Root Cause Analysis for the year 2022 was conducted and necessary action initiated based on the causes identified.
- iii) All medium-term strategic milestones (11) identified for CEPD in terms of Utkarsh 2022 were completed.
- iv) The ambit of RB-IOS, 2021 was extended to Credit Information Companies (CICs) with effect from September 1, 2022.
- v) The RBIOs conducted 29 town-hall events and 175 awareness programmes during the year. These events were focused on avenues of grievance redress and consumer protection issues.
- vi) Nationwide Awareness Campaign was launched on the World Consumer Rights Day on March 15, 2022, to strengthen the on-going financial awareness and education by the department and Ombudsman Offices. Two phases of the programme have been completed so far.

Way forward

During the period April 1, 2022 to March 31, 2023, CEPD will work towards the following action plans:

- i. Review of the guidelines on under “Strengthening of grievance redress framework for banks” issued in January 2021.
- ii. Extension of the RB-IOS, 2021 to more REs that are not covered presently under the Scheme.
- iii. Extension of Internal Ombudsman (IO) Scheme for Credit Information Companies (CICs) and Housing Finance Companies (HFCs).
- iv. Further initiatives under the nationwide awareness campaign to reach the remote and untouched regions and hitherto excluded segments of population.

- v. Further enhance the efficiency & ease of usage of CMS.
- vi. Upgrade the Contact Centre and cater for Business Continuity and Disaster Recovery requirements.

Appropriate regulatory initiatives regarding financial consumer protection will be further enhanced to identify issues to address and improve the grievance redress mechanism of REs as well as the RBI, and measures for implementation of the framework for financial education shall be enhanced.

Chapter 1:

The Ombudsman Schemes of RBI: Activities during April 1, 2021 to March 31, 2022

The three erstwhile Ombudsman Schemes of RBI for banks, Non-Banking Financial Companies (NBFCs) and Non-Bank Payment System Participants (NBPSPs) were integrated into the 'Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 with effect from November 12, 2021. This Chapter presents the activities under the erstwhile Schemes as well as RB-IOS, 2021 in an integrated form for the year 2021-22. The launch of RB-IOS, 2021 was accompanied by setting-up of the Centralized Receipt and Processing Center (CRPC) along with a Contact Centre, at the Chandigarh Regional Office of RBI. The CRPC handles preliminary scrutiny and processing of all email and physical complaints received under RBI's Alternate Grievance Redress (AGR) mechanism and converts them into complaints in the Complaint Management System (CMS) portal. The CRPC also weeds out certain non-maintainable complaints and assigns through CMS the maintainable complaints to the 22 Offices of RBI Ombudsman (ORBIOs) for redressal/adjudication under RB-IOS, 2021. The Contact Center, hosted at CRPC, assists/ guides the customers of the Regulated Entities (REs) to lodge their complaints with the RBI Ombudsman, check the status of already lodged complaints and provides them information related to the AGR mechanism of RBI, safe banking practices etc. Consumer Education and Protection Cells (CEPCs) functioning from 30 Regional Offices (ROs) of RBI handle those complaints against REs that are yet to be covered under RB-IOS, 2021.

The total number of complaints received by RB-IOS and CEPCs during April 1, 2021 to March 31, 2022 stood at 4,18,184 as against 3,82,292 complaints during the same period in 2020-21, marking an annual growth of 9.39%. Of these, 3,04,496 complaints were handled by the 22 Offices of RBI Ombudsman (ORBIOs), including the complaints received under the three erstwhile Ombudsman Schemes till November 11, 2021. During the period, 1,07,821 complaints were disposed of the 1,13,688 complaints received at the CRPC since its creation, viz., November 12, 2021.

Complaints relating to the digital modes of payment and transactions were the highest in number, constituting 42.12% of the total complaints received during the year. The rate of disposal of complaints by RBIOs improved to 97.97% in 2021-22 from 96.59% in 2020-21. Majority (63.63%) of the maintainable complaints were resolved through mutual settlement /conciliation /mediation. Thirty-three (33) Awards were issued against REs by the RBI Ombudsmen (RBIOs) during the year. Ninety-two (92) Appeals were received against the decisions of the RBIOs in 2021-22, of which 31 were received under the RB-IOS, 2021.

1.1 The Banking Ombudsman Scheme (BOS) was launched as an AGR mechanism with a view, inter-alia, to promote expeditious, cost free and efficient redressal of customer complaints that had not been satisfactorily redressed by the banks. The Scheme was last amended in 2017 to align it with the changes in the banking landscape. Due to the growing significance of NBFCs in the financial system and rising share of NBSPs, the Ombudsman Scheme for the NBFCs (OSNBFCs) was launched in 2018 and the Ombudsman Scheme for Digital Transactions (OSDT) was launched in 2019.

1.2 The three erstwhile schemes had limited, specified and varying grounds of complaints which acted as a limiting factor and led to uneven redress across the customers of different REs. Hence, based on the recommendations of an internal Working Group, the three Ombudsman Schemes were integrated into RB-IOS, 2021. Based on the principle of 'One nation, One Ombudsman', the jurisdictions of the Ombudsmen offices were done away to ensure equal distribution of complaints across all 22 offices. The grounds of complaints were broad based to include all complaints involving "deficiency in service". The Scheme was launched by the Hon'ble Prime Minister on November 12, 2021. With a view to provide one address and one email ID for lodging physical and email complaints from anywhere in the country, a CRPC was established at RBI, Chandigarh, along with a Contact Center available at a toll-free number (14448) to provide guidance on lodging complaints and information on complaints and AGR mechanism to the complainants in Hindi, English and 10 regional languages¹ available during 9:30 AM to 5:15 PM on weekdays (except banking holidays) and through Interactive Voice Response System (IVRS) on 24x7 basis.

Receipt of complaints

1.3 The details relating to the total number of complaints received under the erstwhile Ombudsman Schemes (BOS, OSNBFC and OSDT) during the past three years and the RB-IOS, 2021 are provided in **Table 1.1**.

Table 1.1: Total receipt of complaints under the Ombudsman Schemes during past three years

Scheme	2019-20 (Jul-Jun)		2020-21 (Apr-Mar)		2021-22 (Apr-Mar)	
	Number	Share (%)	Number	Share (%)	Number	Share(%)
BOS	3,08,630	93.37	3,41,747	89.39	2,09,196	50.02

¹ Assamese, Bengali, Gujarati, Kannada, Oriya, Punjabi, Malayalam, Marathi, Tamil and Telugu

Scheme	2019-20 (Jul-Jun)		2020-21 (Apr-Mar)		2021-22 (Apr-Mar)	
	Number	Share (%)	Number	Share (%)	Number	Share(%)
OSNBFC	19,432	5.88	36,951	9.67	20,439	4.89
ODT	2,481	0.75	3,594	0.94	2,281	0.54
RB-IOS ²	-	-	-	-	72,580	17.35
Sub Total	3,30,543	100.00	3,82,292	100.00	3,04,496	72.81
CRPC ³	-	-	-	-	1,13,688 ⁴	27.19
Total	3,30,543	100.00	3,82,292	100.00	4,18,184	100.00
% Change	64.97		15.7		9.39	

ORBIO-wise receipt (prior to November 12, 2021) and allocation (November 12, 2021 onwards) of complaints

1.4 ORBIO wise receipt/ allocation of complaints under the Ombudsman Schemes during the past three years is given in **Table 1.2:**

Table 1.2: Office wise receipt of complaints under Ombudsman Schemes for past three years

ORBIO	2019-20 (Jul – Jun)	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)		BOS	OSDT	OSNBFC	RB-IOS
			Volume	Share				
Ahmedabad	16,082	21,078	16,426	5.39%	12,634	94		3,698
Bengaluru	18,697	17,407	13,996	4.60%	10,356	189		3,451
Bhopal	14,677	15,787	12,841	4.22%	9,562	138		3,141
Bhubaneswar	5,386	6,920	7,806	2.56%	4,585	94		3,127
Chandigarh	31,702	36,619	20,270	6.66%	17,038	73		3,159
Chennai	21,157	27,446	21,396	7.03%	13,137	116	4,415	3,728
Dehradun	7,913	7,970	8,342	2.74%	5,470	28		2,844
Guwahati	3,661	3,543	5,444	1.79%	2,425	27		2,992
Hyderabad	20,143	22,161	15,212	5.00%	11,404	204		3,604
Jaipur	18,285	22,094	18,145	5.96%	14,794	129		3,222
Jammu	1,538	1,767	4,300	1.41%	1,331	25		2,944
Kanpur	24,026	26,499	24,214	7.95%	20,872	115		3,227
Kolkata	13,146	17,160	14,766	4.85%	9,192	201	1,870	3,503

² RB-IOS, 2021 launched on November 12, 2021.

³ Includes complaints that were closed or pending for disposal at CRPC. Those complaints which were forwarded to various ORBIOs/ CEPC post preliminary scrutiny have been excluded to avoid duplication.

⁴ Of the 1,13,688 references, 5,867 references were pending as on March 31, 2022. These references have since been disposed of.

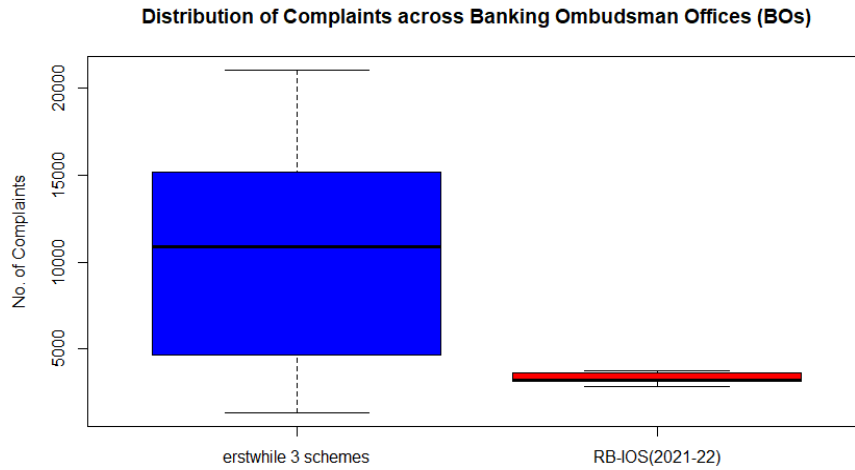
ORBIO	2019-20 (Jul – Jun)	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)		BOS	OSDT	OSNBFC	RB-IOS
			Volume	Share				
Mumbai I	19,649	22,479	18,806	6.18%	15,035	186		3,585
Mumbai II	26,155	30,999	20,672	6.79%	11,261	182	5,526	3,703
New Delhi I	18,289	23,238	15,310	5.03%	11,836	137		3,337
New Delhi II	27,829	34,673	24,259	7.97%	12,377	106	8,628	3,148
New Delhi III	9,644	11,091	8,883	2.92%	5,606	42		3,235
Patna	17,514	17,456	13,606	4.47%	10,369	130		3,107
Raipur	3,705	4,018	5,362	1.76%	2,217	26		3,119
Ranchi	4,622	4,765	6,307	2.07%	3,189	29		3,089
Thiruvananthapuram	6,723	7,122	8,133	2.67%	4,506	10		3,617
Total	3,30,543	3,82,292	3,04,496	100.00%	2,09,196	2,281	20,439	72,580

1.6 As mentioned in para 1.2 above, the structural changes in the Ombudsman framework under RB-IOS 2021, particularly the setting up of CRPC for handling email and physical complaints and initial assessment on maintainability of complaints in CMS. have brought down the number of complaints handled by ORBIOs during 2021-22. During this period, the highest volume of complaints under the erstwhile Schemes were handled by ORBIO - New Delhi II at 7.97% of the total, followed by Kanpur and Chennai, while ORBIOs - Jammu, Raipur and Guwahati received the lowest volumes of complaints.

1.7 Post launch of RB-IOS, 2021, based on the ‘One Nation, One Ombudsman’ approach, the divergence in the number of complaints handled at different ORBIOs has been minimized and are primarily on account of physical complaints in regional languages and variation in the size of the office, as complaints are since assigned to ORBIOs according to a pre-defined algorithm embedded in CMS. The same can be observed in the **Table 1.2** above and the **Chart 1.1**⁵ given below:

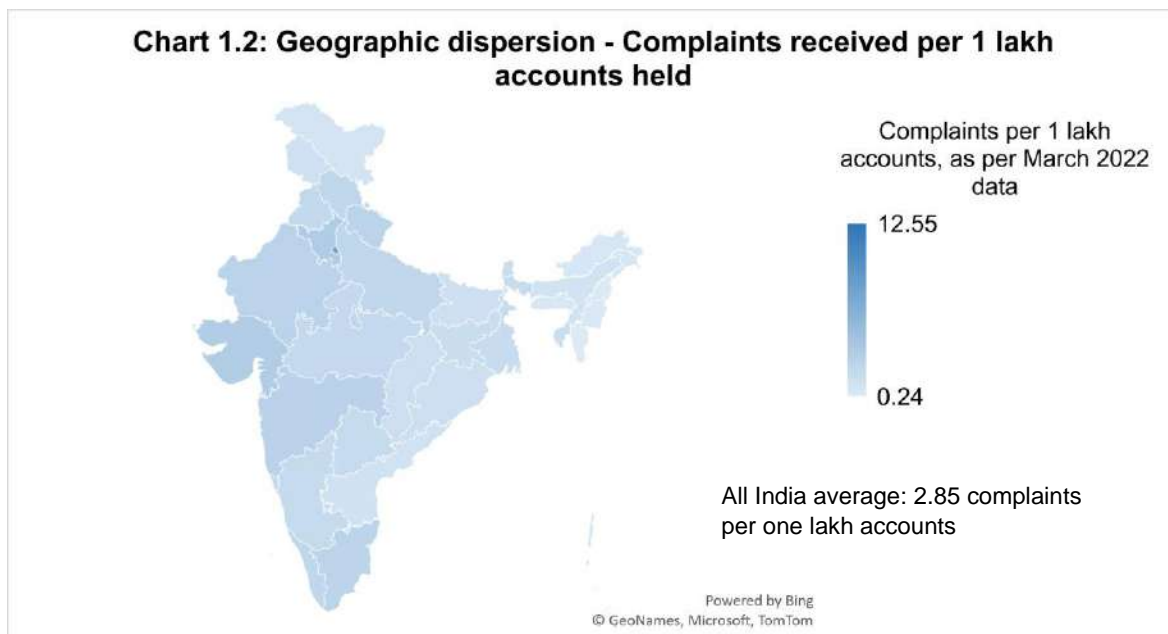
⁵ The figure is a “box plot” showing the quartiles in number of complaints received across ORBIOs in the blue and red boxes and the line extending from the lowest to the highest value for the number of complaints.

Chart 1.1: Distribution of complaints among the ORBIOs



Geographic dispersion of complaints across the states

1.8 An analysis on the geographic dispersion of complaints received under the Ombudsman Schemes/ RB-IOs during the year across the states in the country, in proportion to the total number of accounts held (deposit and credit) by Scheduled Commercial Banks in the respective states is depicted in the map (**Chart 1.2**) given subsequently. The figure presented is based on complaints received per 1 lakh accounts held in the respective States/ Union Territories (UTs), as on March 31, 2022.

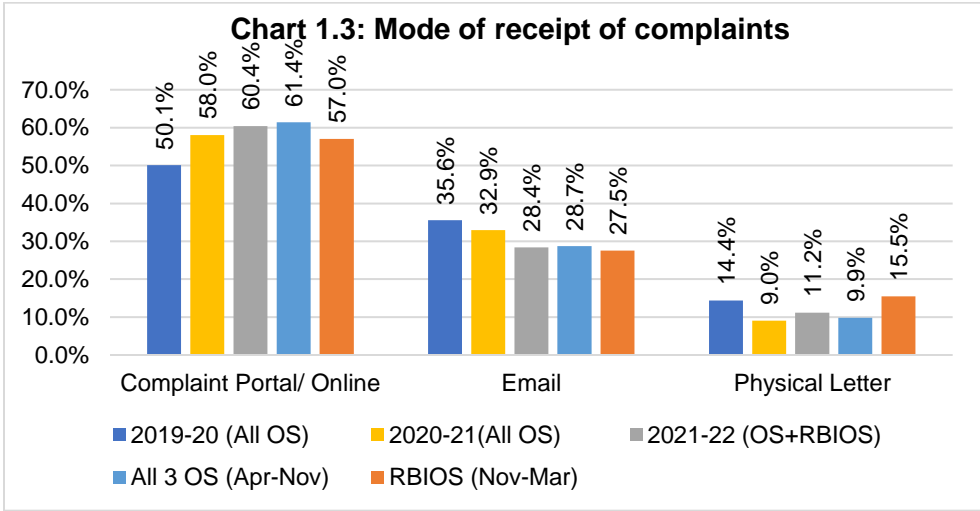


1.9 Major observations on geographical distribution of complaints are as follows:

- a. NCT of Delhi, Chandigarh, Haryana, Gujarat, and Maharashtra were the top five states/UTs to contribute to Ombudsman complaints, while Arunachal Pradesh, Meghalaya, Manipur, Nagaland, and Mizoram were the lowest contributors.
- b. The trends representing top five state/UTs could be attributed to higher awareness levels, better availability and higher usage of financial services, physical and broadband connectivity, etc. as compared to the other regions.
- c. Awareness about avenues of redress tends to be higher in metro/urban areas as per the Satisfaction Survey conducted in 2021.

Modes of receipt of complaints

1.10 Complaints can be received online (through CMS portal/ CPGRAMS), through email or as physical complaints, with the CMS portal mode being the most efficient mode of complaint registration. The break-up on complaints received through the different modes of receipt in the past three years is given below **(Chart 1.3)**.



1.11 It is observed that the CMS portal retains the highest share of complaints received/ assigned to ORBIOs. However, physical complaints have witnessed an uptick in the current year compared to the previous year, especially post launch of the RB-IOs, 2021. This could be ascribed to the convenience arising from a single address to send the physical complaints from anywhere in the country under the “One Nation One Ombudsman” approach adopted under RB-IOs. This data excludes email and physical complaints closed at CRPC which is detailed in para 1.6 of this report.

Category-wise receipt of complaints

1.12 Complaints against banks formed the largest portion, accounting for 88.04% of complaints received by the ORBIOs. The top 5 categories of complaints against each entity type are represented in **Table 1.3** below. The complete list of ground wise receipt of complaints is given in the **Appendix 1.1**.

Table 1.3: Entity type wise top five category of complaint receipt at ORBIOs

Nature of Complaints	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Complaints against banks			
ATM / Debit Cards	67,800	60,203	41,375
	21.97%	17.62%	15.43%
Mobile / electronic banking	41,310	44,385	39,388
	13.38%	12.99%	14.69%
Credit Cards	28,713	40,721	32,162
	9.30%	11.92%	12.00%
Loans and advances	16,437	20,218	24,507
	5.33%	5.92%	9.14%
Non-observance of Fair Practices Code (FPC)	36,215	33,898	24,446
	11.73%	9.92%	9.12%
Others	118,155	142,322	106,207
	38.28%	41.65%	39.62%
Total (Banks)	3,08,630	3,41,747	2,68,085
% Banks to Total complaints	93.37%	89.39%	88.04%
Complaints against NBFCs			
Loans & Advances related / Non-adherence to FPC	7,052	17,915	18,729
	36.29%	48.48%	56.22%
Non-observance of RBI directions	3,607	6,114	1,881
	18.56%	16.55%	5.65%
Levy of charges without prior notice	1,628	3,189	1,751
	8.38%	8.63%	5.26%
Non-transparency in contract/ loan	1,704	1,833	512
	8.77%	4.96%	1.54%
Delay in repayment of deposits	395	536	319
	2.03%	1.45%	0.96%
Others	5,046	7,364	10,122
	25.97%	19.93%	30.38%
Total (NBFCs)	19,432	36,951	33,314
% NBFCs to Total complaints	5.88%	9.67%	10.94%

Nature of Complaints	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Complaints against NBPSPs			
Mobile/Electronic Fund Transfers / Mobile/Electronic Banking	598	824	1,209
	24.10%	22.93%	39.04%
Fund Transfers/ UPI/ BBPS/ Bharat QR Code	1,089	1,775	951
	43.89%	49.39%	30.71%
Prepaid Payment Instruments (PPI)	198	253	218
	7.98%	7.04%	7.04%
Non-reversal of Funds due to Wrong Beneficiary Transfer by System Participant	218	291	186
	8.79%	8.10%	6.01%
Violation of RBI Directives in relation to Fees/Charges	58	100	61
	2.34%	2.78%	1.97%
Others	320	351	472
	12.90%	9.77%	15.24%
Total (NBPSPs)	2,481	3,594	3,097
% NBPSPs to Total complaints	0.75%	0.94%	1.02%
Grand Total	3,30,543	3,82,292	3,04,496*

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOs.

1.13 Major observations are as under:

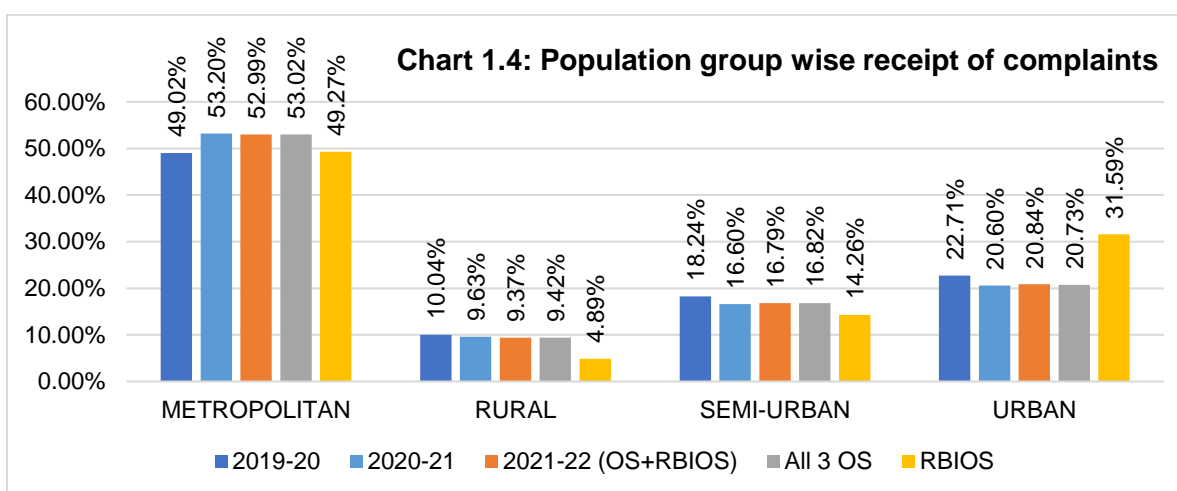
- a. Complaints relating to ATM/ Debit Cards have witnessed a decline over the past three years; Share of complaints related to mobile banking/ electronic banking has seen a slight increase.
- b. Share of complaints in respect of Loans and Advances has increased, mainly due to complaints against FPC being classified under 'Loans and Advances' since the launch of RB-IOs, 2021. This justifies the decline in FPC complaints.
- c. Post dissolution of Banking Codes and Standards Board of India (BCSBI) and the launch of RB-IOs, complaints against BCSBI codes have also been diverted to other categories, including 'Loans and Advances'.
- d. Loans and Advances contribute to majority of complaints against NBFCs, followed by non-adherence to FPC, which is also indirectly related to Loans and Advances.

1.14 In addition to the above, marginal movement in a few categories is due to recategorization of 'Grounds' of complaints in CMS post the launch of RB-IOs. Increase in share of complaints

under “Loans and Advances” is contributed by diversion of certain complaints from the ‘BCSBI codes’.

Population group-wise distribution of complaints

1.15 The population group wise receipt of complaints under the Ombudsman Schemes for the past three years is given in the **Chart 1.4**. Majority of complaints are received from metropolitan regions, followed by Urban and Semi-urban. After launch of RB-IOS with effect from November 12, 2021 there is a decline in complaints received from rural, semi-urban and metropolitan areas, while a substantive spurt in the complaints received from urban areas.



Complainant-type wise receipt of complaints

1.16 The complainant type wise receipt of complaint under the Ombudsman Schemes during the past three years is given in the **Table 1.4** below:

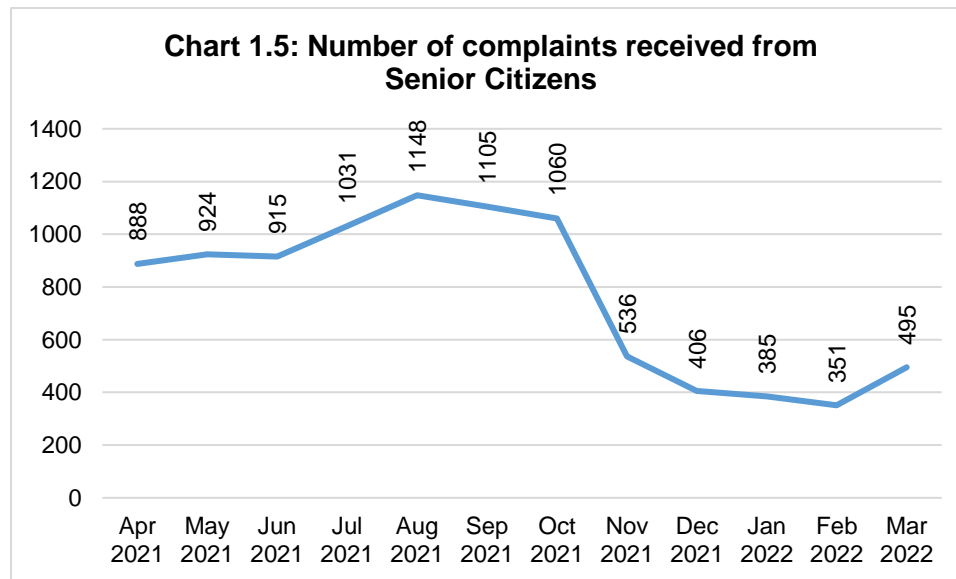
Table 1.4: Complainant type wise receipt of complaints under the Ombudsman Schemes

Complainant Type	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Individual	2,73,432	3,05,093	2,43,244
	82.72%	79.81%	79.88%
Individual – Business	10,831	13,614	10,400
	3.28%	3.56%	3.42%
Proprietorship/ Partnership	5,583	7,505	6,712
	1.69%	1.96%	2.20%
Limited Company	6,917	8,381	7,427
	2.09%	2.19%	2.44%
Trust	559	665	613
	0.17%	0.17%	0.20%

Complainant Type	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Association	446	372	427
	0.13%	0.10%	0.14%
Government Department	5,180	6,447	4,993
	1.57%	1.69%	1.64%
PSU	1,297	1,475	1,799
	0.39%	0.39%	0.59%
Senior Citizen	8,237	10,061	9,244
	2.49%	2.63%	3.04%
Others	18,061	28,679	19,637
	5.46%	7.50%	6.45%
Total	3,30,543	3,82,292	3,04,496*

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOs.

1.17 It is seen that individuals constitute close to 80% of complainants. However, complaints from Senior Citizens have risen in percentage terms, even though number of these complaints has come down during 2021-22. It is also observed, as depicted in **Chart 1.5**, that the complaints received from senior citizens went up during the first six months of the Financial Year and declined appreciably in the later months.



Entity-type wise receipt of complaints

1.18 Entity-type wise receipt of complaints for the past three years under the Ombudsman Schemes is presented in **Table 1.5**.

Table 1.5: Entity-type wise receipt of complaints at the ORBIOs

Entity Group	Overall			All 3 OS	RBIOS	Percentage Change
	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)	2021-22	2021-22	(Y-o-Y)
Public Sector Banks	1,84,087	1,74,974	1,54,725 [#]	1,19,143	35,582	-11.57%
	55.69%	45.77%	50.81%	51.37%	49.02%	
Private Sector Banks	98,623	1,26,303	94,275	72,703	21,572	-25.36%
	29.84%	33.04%	30.96%	31.35%	29.72%	
Payments and Small Finance Banks	5,227	6,918	8,076	6,100	1,976	16.74%
	1.58%	1.81%	2.65%	2.63%	2.72%	
Foreign Banks	5,935	6,157	4,464	3,188	1,276	-27.50%
	1.80%	1.61%	1.47%	1.37%	1.76%	
RRBs/ Urban Co-op. Banks	6,060	6,382	6,508	4,292	2,216	1.97%
	1.83%	1.67%	2.14%	1.85%	3.05%	
NBFC	15,285	31,158	22,317	18,084	4,233	-28.37%
	4.62%	8.15%	7.33%	7.80%	5.83%	
PPI/BBPOU	2,172	3,168	3,040	2,064	976	-4.04%
	0.66%	0.83%	1.00%	0.89%	1.34%	
Others	13,154	27,232	11,091	6,342	4,749	-59.27%
	3.98%	7.12%	3.64%	2.73%	6.54%	
Total	3,30,543	3,82,292	3,04,496*	2,31,916	72,580	-20.35%

[#]Includes complaints received against SBI Cards which was included under BOS until the launch of RB-IOS.

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOS.

1.19 After the launch of RB-IOS, only maintainable complaints are assigned to ORBIOs post initial screening of non-maintainable/ non-complaints at the CRPC. Hence, the complaints closed at the CRPC do not get accounted for as complaints under ORBIOs as per the RB-IOS, 2021. However, the erstwhile Schemes account for all complaints/ references received at the ORBIOs. Hence, the data for 2021-22 is not comparable with previous years.

Disposal of complaints

1.20 The data on disposal of complaints under the Ombudsman Schemes during the past three years, along with their age wise pendency position at the end of the year is given in **Table 1.6**.

Table 1.6: Disposal and pendency position at the ORBIOs during the past three years

Number of Complaints	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr - Mar)
Received during the year (All OS + RBIOs)	3,30,543	3,03,107	3,04,496*
Brought forward from previous year	12,158	25,636	11,429
Complaints received by email before the start of the year but registered on or after start of the year; including complaints transferred from Consumer Education and Protection Cells on or after the start of the year	-	6,302	1,589
Handled during the year	3,42,701	3,35,045	3,17,514
Disposed during the year	3,17,065	3,23,616	3,11,067
Rate of Disposal (%)	92.52%	96.59%	97.97%
Carried forward to the next year	25,636	11,429	6,447
Complaints pending for less than one month (30 days)	6,497	7,220	5,622
	1.90%	2.15%	1.77%
Complaints pending for one to two months	3,430	2,232	582
	1.00%	0.67%	0.18%
Complaints pending for two to three months	1,916	948	86
	0.56%	0.28%	0.03%
Complaints pending for more than three months	13,793	1,029	157
	4.02%	0.31%	0.05%

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOs.

1.21 Observations from the table are that

- a. Disposal rate has improved Y-o-Y over the past three years.
- b. Pendency of 6,447 complaints with 157 outstanding for more than 3 months was lowest in last three years.

All complaints pertaining to the years 2019-20, 2020-21 and 2021-22 stand disposed.

Mode of disposal of Maintainable complaints

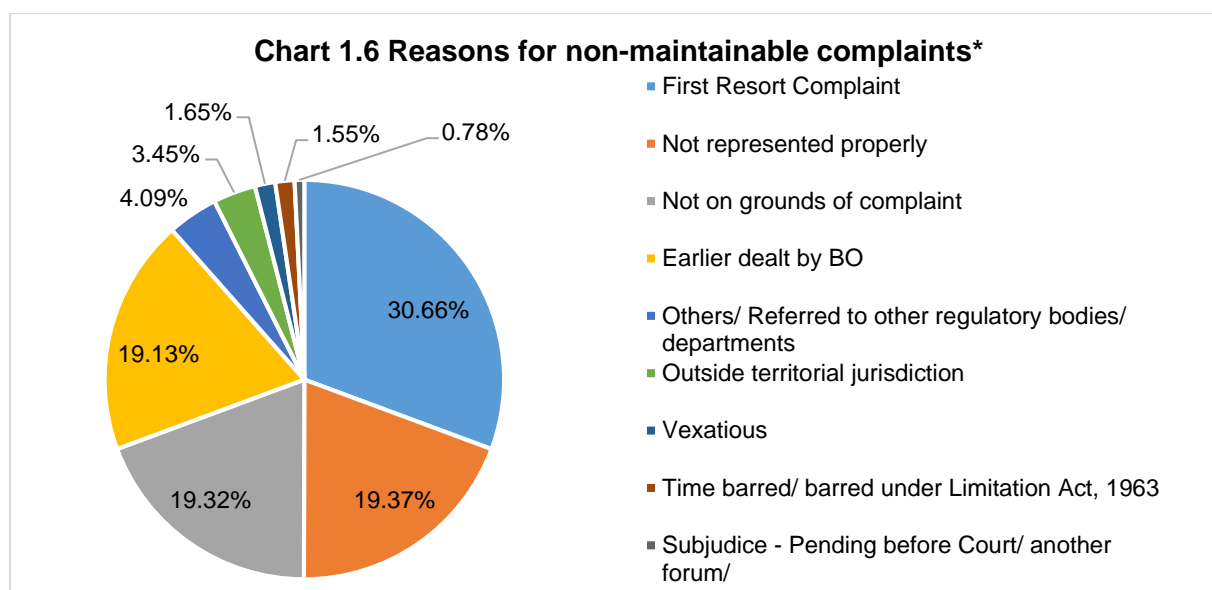
1.22 Under the Ombudsman Schemes, the majority of complaints are settled through conciliation and mediation efforts by the RBIOs. The mode of disposal of maintainable complaints during the past three years under the Ombudsman Schemes is given in **Table 1.7**.

Table 1.7: Mode of disposal of maintainable complaints under the Ombudsman Schemes

Disposal of maintainable complaints	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)	2021-22 (Apr – Mar)
By Mutual Settlement/ Agreement	1,30,413	1,34,504	1,11,820
	72.21%	72.67%	63.63%
Disposal by Award	68	65	33
	0.04%	0.04%	0.02%
Maintainable Complaints Rejected	49,930	50,326	62,936
	27.65%	27.19%	35.81%
Maintainable Complaints Withdrawn	182	197	952
	0.10%	0.11%	0.54%
Total	1,80,593	1,85,092	1,75,741

Reasons for closure of complaints under non-maintainable clauses

1.23 A total of 1,35,326 (42.62%) of the total handled complaints at ORBIOs were closed as non-maintainable during the year, due to reasons as mentioned in the Ombudsman Scheme. The **Chart 1.6** below provides the major reasons for rejection of complaints as non-maintainable.



*The Chart above does not include the complaints closed as non-maintainable at the CRPC between November 12, 2021 to March 31, 2022

Receipt of Appeals

1.24 Any complainant/ RE aggrieved by the decision of RBI Ombudsman can appeal before the Appellate Authority (AA) under the scheme/(s), if the complaint is closed under any of the appealable clauses as per the Scheme/(s). While the appellate mechanism under RB-IOS, 2021 remains largely unchanged, cases involving awards passed by the Ombudsmen on REs due to non-submission of requisite information/ documents by the RE, has been made non-appealable by the REs under the RB-IOS, 2021 to ensure more discipline on part of the REs. Further, the Executive Director (ED) in-charge of CEPD has been designated as the Appellate Authority under RB-IOS, 2021 for the complaints receive under RB-IOS. The receipt of appeals under the Ombudsman Schemes during the past three years is given in the **Table 1.8**.

Table 1.8: Receipt and disposal of Appeals under the Ombudsman Schemes for past three years

Particulars	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)	2021-22 (Apr-Mar)	Break up of 2021-22			
				BOS	NBFC	ODT	RB-IOS
	OVERALL			BOS	NBFC	ODT	RB-IOS
Appeals pending at the beginning of the year	73	48	45	44	1	0	0
Appeals received during the year from complainants	35	14	80	45	4	0	31
Appeals received during the year from REs	29	10	12	6	6	0	0
Total appeals handled during the year	137	72	137	95	11	0	31
Appeal disposed during the year	89	27	75	70	3	0	2
Pending at the end of the year	48	45	62	25*	8*	0	29*
Mode of Disposal							
Appeals remanded to the RBIO	4	2	1	1	0	0	0
Appeals withdrawn / settled / infructuous	14	5	14	11	1	0	2
Appeals rejected	44	10	33	32	1	0	0
Appeals allowed	27	10	27	26	1	0	0
Appeals Disposed							
i. In favour of complainant appellant	30	11	20	19	1	0	0
ii. In favour of REs	21	5	22	21	1	0	0

Particulars	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)	2021-22 (Apr-Mar)	Break up of 2021-22			
	OVERALL			BOS	NBFC	ODT	RB-IOS
iii. Neither in favour of complainant appellant nor in favour of REs (Remanded back to BO / infructuous)	38	11	33	30	1	0	2

* All 25 BOS and 8 OSNBFC appeals pending as on March 31, 2022, have since been disposed. Of the 29 RB-IOS appeals pending up to March 31, 2022, 20 have since been disposed.

1.25 The office wise receipt of Appeals under the erstwhile Ombudsman Schemes and RB-IOS during 2021-22 is given in the **Appendix 1.2**.

Cost of handling a complaint

1.26 During the year 2021-22, the average cost of handling a complaint at the ORBIOs stood at ₹2,895 per complaint, as compared to ₹1,599 per complaint in 2020-21. The increase in cost is primarily due to increase in staff due to the launch of the RB-IOS, setting up of CRPC revamp of CMS and due to the wage revision of RBI employees during the year. The office-wise cost of handling complaints has been provided at **Appendix 1.3**.

Turn Around Time (TAT) for disposal of complaints

1.27 One of the major factors impacting the level of satisfaction among the complainants is the time taken for redressal of their grievance. Based on the recommendations of the 'Internal Working Group to review the Ombudsman Schemes', to improve the TAT of complaints to 30 days in a phased manner, focussed efforts continue to be made in this direction.

1.28 It can be observed from the **Chart 1.7** that TAT of complaint redress at ORBIOs has been improving continuously for the past three years. The TAT is expected to improve further with better systems in place streamlining of CRPC and the Contact Centre.

1.29 Further, the dispersion of TAT across complaints has also reduced significantly in the RB-IOS, 2021 as compared to the erstwhile Schemes. Under the old schemes, a total of 2.45 lakh complaints were disposed during 2021-22 with TAT of 46 Days, whereas under RB-IOS, around 66 thousand complaints were disposed with TAT of 38 Days. Granular data is shown using boxplot

to reflect the dispersion in TAT in the **Chart 1.8**⁶ below, indicating lesser dispersion under the new Scheme.

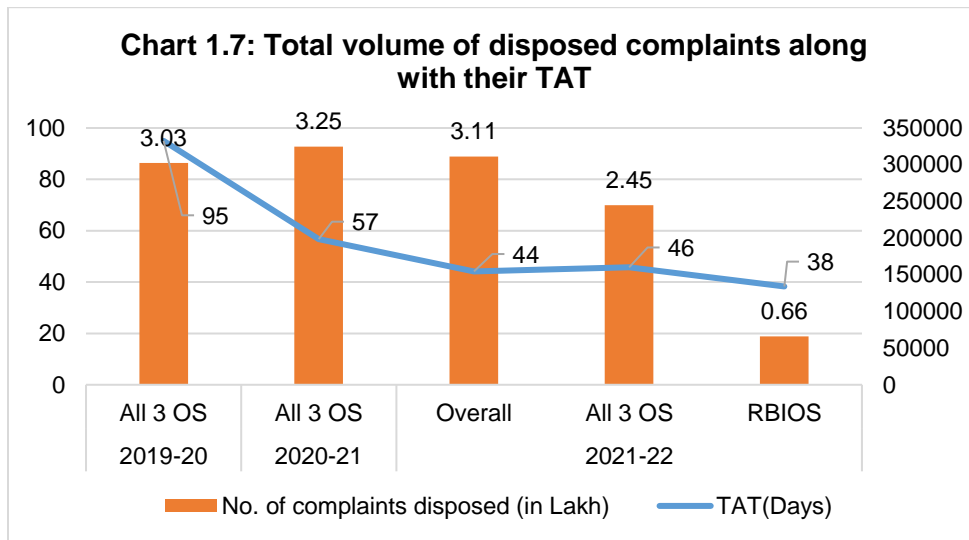
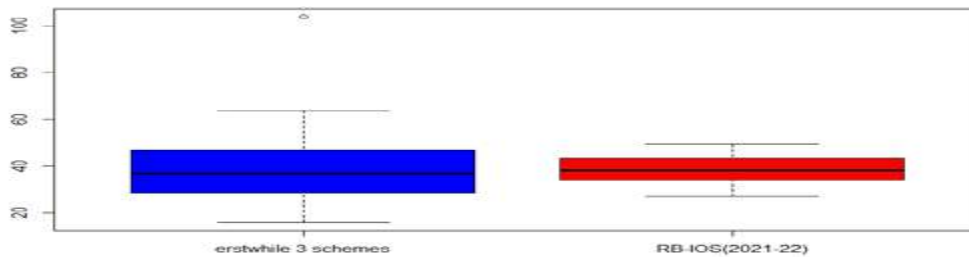


Chart 1.8: Comparison of TAT dispersion - erstwhile Schemes Vs RB-IOs

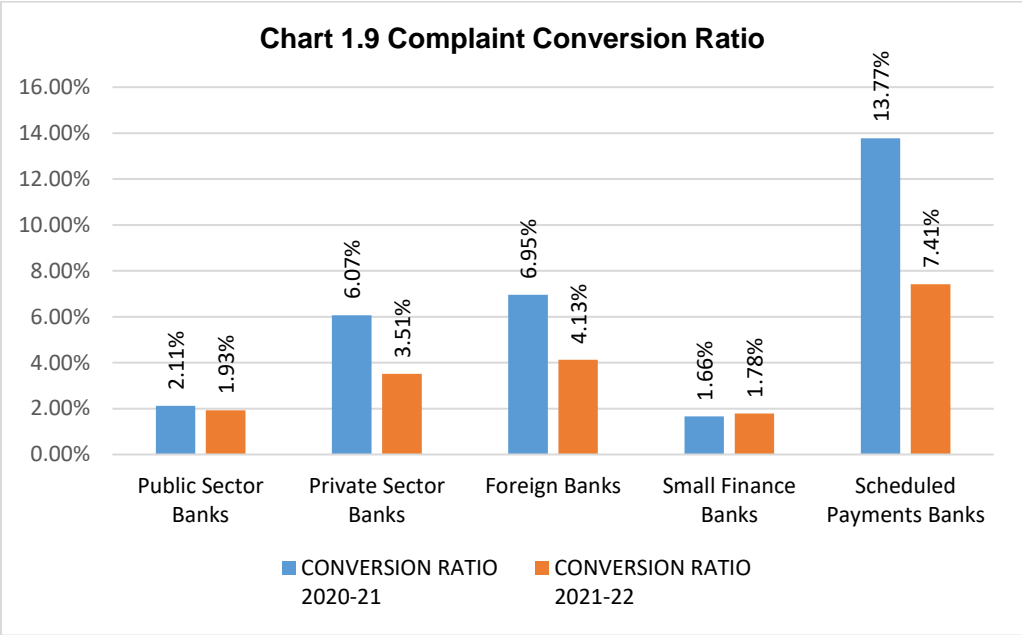


Bank-group wise complaint conversion rate

1.30 Several measures have been taken by RBI to propel the REs to redress complaints effectively and efficiently under their internal grievance redress system and to minimise the need for escalation thereof to the alternate redressal forums, including the RB-IOs. The steps include establishment of IO mechanism in banks to review the partly/ wholly rejected complaints, the issuance of guidelines on Strengthening of grievance redress mechanism in RBI in January 2021, which put in place a system for recovery of the cost of handling complaints under RB-IOs from the outlier banks, and the setting up of the CRPC along with the auto filtering of non-maintainable complaints in the upgraded CMS portal of RBI.

⁶ The figure is a “box plot” showing the quartiles in TAT in disposal of complaints received across ORBIOs in the blue and red boxes and the line extending from the lowest to the highest TAT in days.

1.31 The complaint conversion rate represents the proportion of complaints received against the concerned bank group at the ORBIOs during the years ended 2021 and 2022, as compared to total volume of complaints received at the banks' end from their customers. As seen from the **Chart 1.9** given below, all bank groups have significantly improved on the conversion rates except Small Finance Banks.



Chapter 2:

Banking Ombudsman Scheme (BOS) 2006, as amended upto July 01, 2017: Activities during April 1, 2021 to November 11, 2021

Since BOS 2006 was integrated into the RB-IOS, 2021 with effect from November 12, 2021, this chapter presents the activities pertaining to BOS during the period April 1, 2021 to November 11, 2021. The number of complaints received by the 22 Offices of the Banking Ombudsman (OBOs) during April 1, 2021, to November 11, 2021 was 2,09,196. The rate of disposal of complaints stood at 100% during this period, as all complaints pertaining to the erstwhile Ombudsman Schemes were disposed as on March 31, 2022. Complaints pertaining to ATM/ Debit Cards constituted the largest share at 14.65%. Around 66.11% of maintainable complaints were resolved through mutual agreement/ conciliation /mediation. The share of complaints received under BOS lodged through digital modes, including the 24x7 online CMS portal, emails and CPGRAMS stood at 89.65%. During the year, 17 Awards were passed under the BOS. 51 Appeals were received against the decisions of the Banking Ombudsmen.

Receipt of complaints

2.1 The BOS, 2006 was administered through 22 Offices of the Banking Ombudsman (OBOs) spread across the country and covering their respective territorial jurisdictions. During April 1, 2021 to November 11, 2021, a total of 2,09,196 complaints were received at the OBOs after which the BOS was integrated into the RB-IOS, 2021 with effect from November 12, 2021. The year-wise number of complaints received at OBOs in last three years is given in **Table 2.1**

Table 2.1 – Number of complaints received by OBOs

	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)*
Complaints received during the year	3,08,630	3,41,747	2,09,196

*BOS 2006 was integrated into the RB-IOS 2021, with effect from November 12, 2021.

2.2 The position of customer complaints handled by OBOs during the year till the launch of RB-IOS, 2021 in November 2021 is tabulated in **Table 2.2**, along with age-wise pendency position.

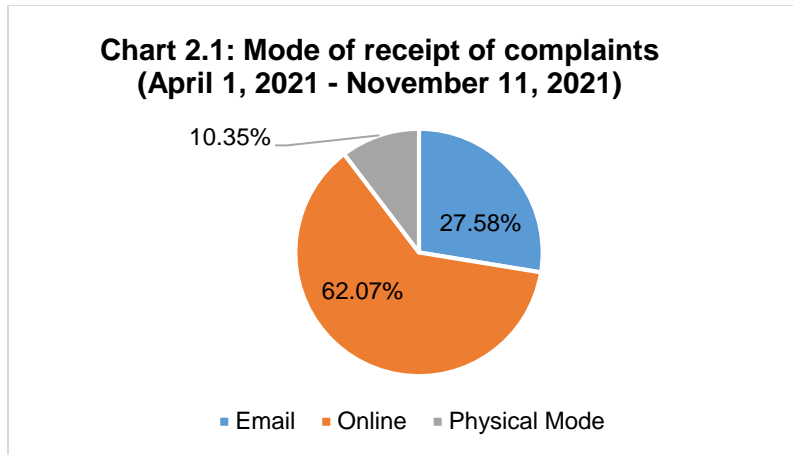
Table 2.2 - Position of customer complaints handled by OBOs

Particulars	2019-20 (Jul – Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Brought forward from previous year	12,069	24,498	10,082
Complaints received by Email before June 30, 2020 but registered on or after July 01, 2020; including complaints transferred from Consumer Education and Protection Cells on or later than July 01, 2020	-	4,789	1,255
Received during the year	3,08,630	2,73,204	2,09,196
Handled during the year	3,20,699	3,02,491	2,20,533
Disposed during the year	2,96,201	2,92,409	2,20,533
Rate of Disposal (%)	92.4%	96.7%	100.0%
Carried forward to the next year	24,498	10,082	-
Complaints pending for less than one month (30 days)	6,086	6543	0
	2.05%	2.24%	0%
Complaints pending for one to two months	3,223	1864	0
	1.09%	0.64%	0%
Complaints pending for two to three months	1,833	848	0
	0.62%	0.29%	0%
Complaints pending for more than three months	13,356	827	0
	4.51%	0.28%	0%

2.3 Of the total complaints received by the OBOs, OBO, Kanpur received the maximum number of complaints, followed by Chandigarh and Mumbai. The office wise receipt of complaints under the BOS, 2006 during the period April 1, 2021 to November 11, 2021 is given in **Table 1.2 in Chapter 1**.

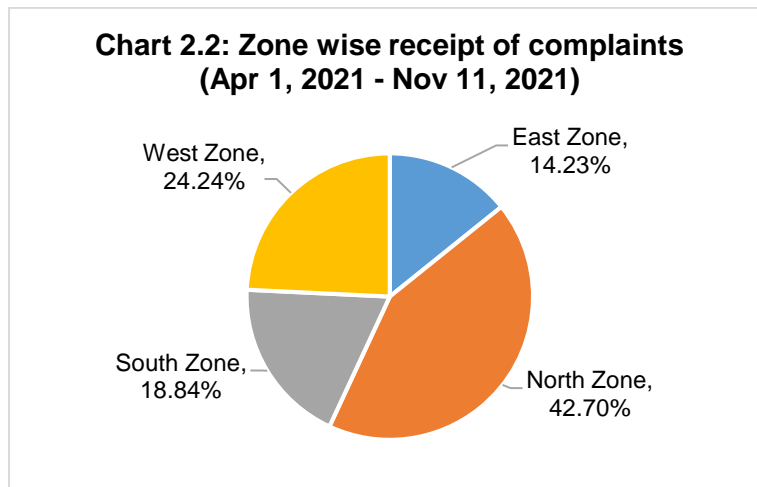
Mode of receipt of complaints

2.4 During April 1, 2021 to November 11, 2021, 89.65% of the total complaints were received through digital modes, including, the 24x7 online CMS portal/ email/ CPGRAMS. A comparative position of the various modes through which the complaints were received is provided in **Chart 2.1**, with details provided at **Appendix 2.1**.



Zone-wise distribution of complaints

2.5 The zone wise receipt of complaints received under the BOS 2006 during the period April 1, 2021 – November 11, 2021, is given below in **Chart 2.2**. The North zone received the highest volume, followed by the West and the South zones. The details of office wise, zone-wise receipt is detailed in **Appendix 2.2**.



Complainant group-wise classification

2.6 Individual customers constituted close to 80% of the complainants. Senior citizens accounted for 3.43% of the total complaints. The complainant group-wise classification of complaints is given at **Appendix 1.4**.

Entity type-wise classification

2.7 The entity type-wise classification of complaints received by the OBOs during April 1, 2021 to November 11, 2021 is indicated in **Table 2.3**.

Table 2.3: Entity-type wise receipt of complaints under BOS during April 1, 2021 - November 11, 2021

Bank Group	2019-20	2020-21	2021-22
	(Jul - Jun)	(Apr - Mar)	(Apr 1, 2021- Nov 11, 2021)
Public Sector Banks*	1,84,087	1,74,974	1,19,143
	59.65%	51.20%	56.95%
Private Sector Banks	98,623	1,26,303	72,703
	32.00%	37.00%	34.80%
Payments and Small Finance Banks	5,227	6,918	6,100
	1.70%	2.00%	2.90%
Foreign Banks	5,935	6,157	3,188
	1.90%	1.80%	1.50%
RRBs/ Scheduled Primary Urban Co-op. Banks	6,060	6,382	4,292
	2.00%	1.90%	2.10%
Others	8,698	21,013	3,770
	2.80%	6.10%	1.80%
Total	3,08,630	3,41,747	2,09,196

*Includes complaints against SBI Cards which were accounted along with SBI until the launch of RB-IOS, 2021

Note: Figures in percentages indicate share to total complaints

Category wise receipt of complaints

2.8 The category wise description of complaints received during April 1, 2021 to November 11, 2021 is given in the **Table 2.4** below.

Table 2.4: Category wise receipt of complaints under the BOS

Category	Complaints received during		
	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
ATM / Debit Cards	67,800	60,203	30,652
	21.97%	17.62%	14.65%
Mobile / electronic banking	41,310	44,385	28,533
	13.38%	12.99%	13.64%

Category	Complaints received during		
	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Non-observance of FPC	36,215	33,898	25,033
	11.73%	9.92%	11.97%
Credit Cards	28,713	40,721	24,769
	9.30%	11.92%	11.84%
Failure to meet commitments	25,036	35,999	22,293
	8.11%	10.53%	10.66%
Levy of charges without prior notice	18,558	20,949	12,806
	6.01%	6.13%	6.12%
Loans and advances	16,437	20,218	11,401
	5.33%	5.92%	5.45%
Deposit Accounts related	8,778	8,580	6,196
	2.84%	2.51%	2.96%
Non-adherence to BCSBI Codes	14,194	14,490	5,044
	4.60%	4.24%	2.41%
Pension payments	6,307	4,966	4,321
	2.04%	1.45%	2.07%
Remittances	4,045	3,394	2,164
	1.31%	0.99%	1.03%
DSAs and recovery agents	1,406	2,440	1,632
	0.46%	0.71%	0.78%
Para banking	1,117	1,236	778
	0.36%	0.36%	0.37%
Notes and Coins	514	332	194
	0.17%	0.10%	0.09%
Others	29,204	39,686	26,933
	9.46%	11.61%	12.87%
Out of purview of BOS	8,996	10,250	6,447
	2.91%	3.00%	3.08%
Total	3,08,630	3,41,747	2,09,196

Mode of disposal of complaints

2.9 All complaints received during April 1, 2021 to November 11, 2021 were disposed as at the end of the year. The details of complaints disposed is given at **Appendix 2.3**.

2.10 Of the total complaints handled during the period, 53.09% were ‘Maintainable’ complaints and all the complaints received under BOS, 2006 during the period were disposed as at the end of the year. Majority of the maintainable complaints, viz., 66.11% were resolved through mutual settlement/ agreement, conciliation and mediation efforts of the Ombudsmen.

Table 2.5: Mode of disposal of maintainable complaints under BOS

Disposal of maintainable complaints	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
By Mutual Settlement/ Agreement	1,25,836	1,24,900	77,411
	72.34%	72.73%	66.11%
Disposal by Award	68	59	17
	0.04%	0.03%	0.01%
Maintainable Complaints Rejected	47,873	46,566	39,504
	27.52%	27.12%	33.74%
Maintainable Complaints Withdrawn	181	197	160
	0.10%	0.11%	0.14%
Total	1,73,958	1,71,722	1,17,092

Grounds for rejection of maintainable complaints

2.11 The grounds for rejection of maintainable complaints and their proportion to total complaints disposed under the BOS during the period April 1, 2021 – November 11, 2021 is given in the **Table 2.6** below.

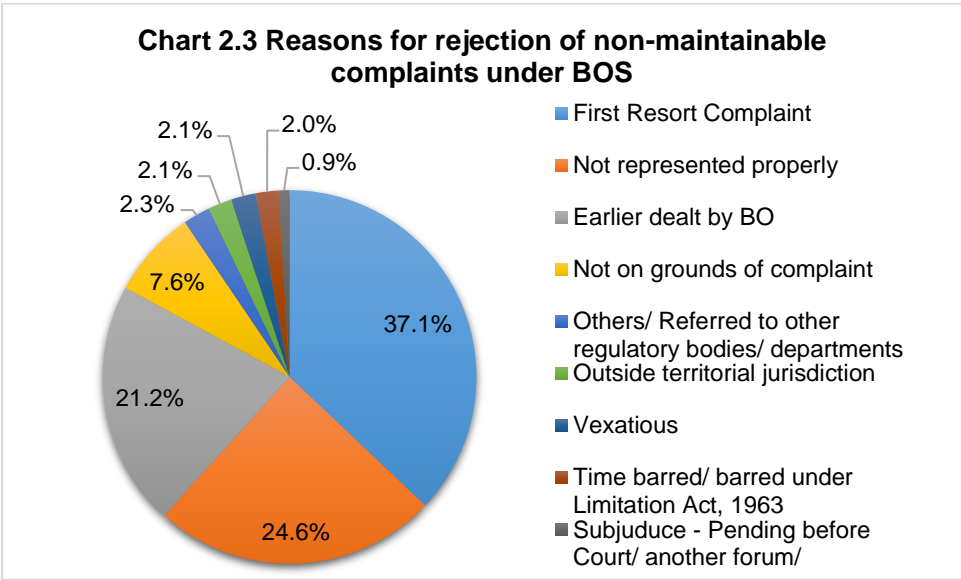
Table 2.6: Grounds/reasons for rejection of maintainable complaints under BOS

Ground for rejection	No. of complaints rejected		
	2019-20 (Jul-Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Not on grounds of complaint (Clause 8) - Clause 13(a)	46,237	44,994	37,624
	96.58%	96.62%	95.24%
Not in accordance with provisions of Clause 9 (3) - Clause 13(b)	983	946	1,248
	2.05%	2.03%	3.16%
Beyond pecuniary jurisdiction of BO - Clause 12 (5) & (6) - Clause 13(c)	147	142	94
	0.31%	0.30%	0.24%

Ground for rejection	No. of complaints rejected		
	2019-20 (Jul-Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Requiring elaborate documentary and oral evidence - Clause 13 (d)	28	50	94
	0.06%	0.11%	0.24%
Complaints without sufficient cause - Clause 13(e)	195	23	3
	0.41%	0.05%	0.01%
Not pursued by the complainants - Clause 13(f)	27	81	72
	0.06%	0.17%	0.18%
No loss/ damage/ inconvenience to the complainant - Clause 13 (g)	44	11	4
	0.09%	0.02%	0.01%
The complaint pertains to the same cause of action, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending 13(2)	212	319	365
	0.44%	0.69%	0.92%
Total maintainable complaints rejected	47,873	46,566	39,504

Note: Figures in percentages indicate share to total.

2.12 About 47% of the total complaints were closed as non-maintainable during the period April 1, 2021 – November 11, 2021. The reasons for rejection of complaints as non-maintainable are given in the **Chart 2.3**.



Appeals against the decisions of the BOs

2.13 A total of 51 Appeals were received under the BOS during the year 2021-22. The details of receipt, disposal and pendency of Appeals as at the end of the year is given in **Table 2.7**. The Appellate Authority (AA) under the BOS, 2006 as amended upto July 01, 2017 was the DG-in-charge of CEPD. Subsequently, the RB-IOs, 2021, launched in November 2021, has vested the powers of the AA with the ED-in-Charge of CEPD. However, the Appeals that were received against the decisions of the Ombudsmen in terms of the erstwhile BOS, 2006 have been disposed by AA-DG, in accordance with the provisions of BOS 2006.

Table 2.7: Receipt and disposal of Appeals under the BOS

Particulars	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Appeals pending at the beginning	72	47	44
Appeals received during the year from complainants	34	13	45
Appeals received during the year from banks	29	10	6
Total appeals handled during the year	135	70	95
Appeal disposed during the year	88	26	70
Pending at the end of the year	47	44	25
Mode of Disposal			
Appeals remanded to the BO	4	2	1
Appeals withdrawn / settled / infructuous	14	5	11
Appeals rejected	43	9	32
Appeals allowed	27	10	26
Appeals Disposed			
i. In favour of complainant appellant	29	10	19
ii. In favour of banks	21	5	21
iii. Neither in favour of complainant appellant nor in favour of banks (Remanded back to BO / infructuous)	38	11	30

*All 25 appeals pending as on March 31, 2022, were disposed as on October 18, 2022.

Chapter 3:

The Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC), 2018: Activities during April 1, 2021 – November 11, 2021

The total number of complaints received at the four Offices of NBFC Ombudsman (ONBFCOs) during April 1, 2021 – November 11, 2021 was 20,439. Since the OSNBFC was integrated into the RB-IOS, 2021 from November 12, 2021 the data presented pertains to April 1, 2021 to November 11, 2021. The rate of disposal of complaints stood at 100% as at the end of the year i.e., March 31, 2022. Complaints relating to non-adherence to Fair Practices Code (FPC) were the highest, constituting 61.89% of the total complaints received during April 1, 2021 – November 11, 2021. Majority (70.08%) of the maintainable complaints were resolved through mutual settlement/conciliation/ mediation. During April 1, 2021 – November 11, 2021, 12 Awards were issued against NBFCs by the NBFC Ombudsmen (NBFCOs). Ten Appeals were received against the decisions of NBFCOs during April 1, 2021 – November 11, 2021.

3.1 The OSNBFC, 2018 was administered through four ONBFCOs located at Chennai, Kolkata, Mumbai, and New Delhi, which handled complaints of South, East, West and North zones respectively covering the entire country. It has since been repealed with effect from November 12, 2021, the date on which RB-IOS, 2021 came into force.

Receipt of complaints

3.2 During April 1, 2021 – November 11, 2021, 20,439 complaints were received at the ONBFCOs. ONBFCOs handled 22,077 complaints during the reference period, all of which were disposed at the end of the year. The position of customer complaints handled by ONBFCOs is tabulated in **Table 3.1** below:

Table 3.1: Position of customer complaints handled by ONBFCOs

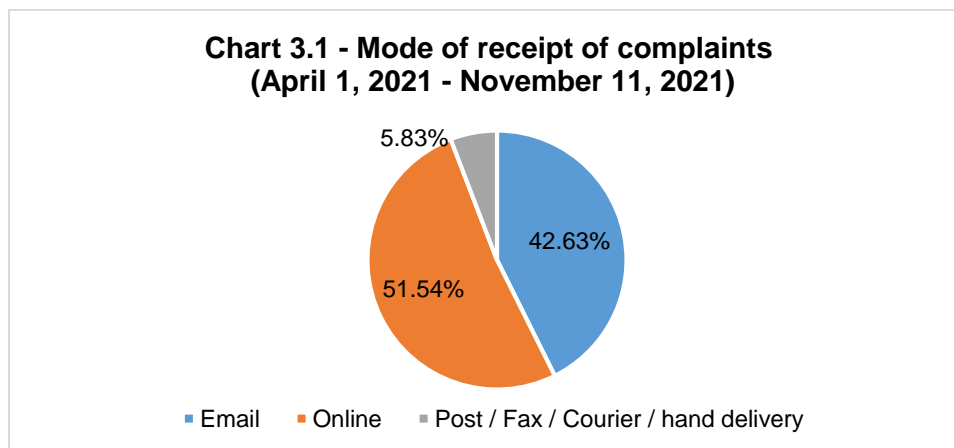
Particulars	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Complaints brought forward from the previous year	36	908	1,319
Complaints received	19,432	26,957	20,439

Particulars	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Draft complaints received during previous year and transferred during current year, CEPC transferred	-	1,486	319
Total number of complaints handled	19,468	29,351	22,077
Complaints disposed during the year	18,560	28,032	22,077
Rate of Disposal (%)	95.34%	95.51%	100%
Complaints pending at the end of the year	908	1,319	0
Complaints pending for less than one month	380	659	0
Complaints pending for one to two months	187	365	0
Complaints pending for two to three months	60	98	0
Complaints pending for more than three months	281	197	0

3.3 Of the 20,439 complaints received by the ONBFCOs, ONBFCO, New Delhi received the maximum number of complaints (8,628), which accounted for 42.21% of the total complaints received by the ONBFCOs. Office-wise receipt of complaints at ONBFCOs is given at **Table 1.2 in Chapter 1**.

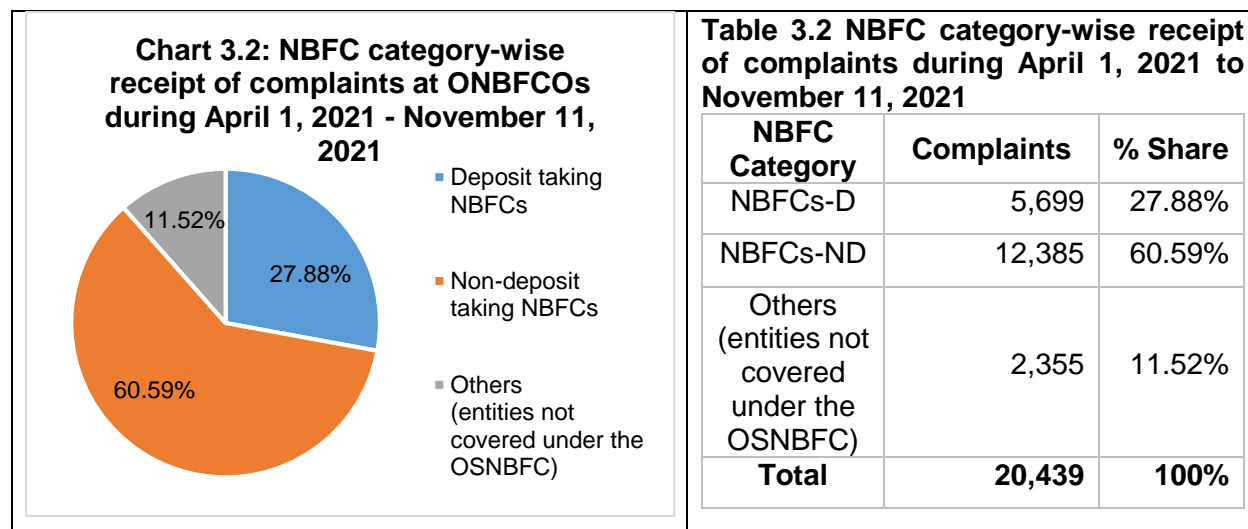
Mode of receipt of complaints

3.4 During April 1, 2021 to November 11, 2021, 94.17% (19,248) of the complaints were lodged through digital mode using the CMS portal/ email/ CPGRAMS. This reflects the tech-savvy nature of the users of digital financial products who are more comfortable in filing their complaints online as compared to other modes. A comparative position of the various modes through which the complaints were received during April 1, 2021 to November 11, 2021 is depicted in **Chart 3.1**, with details provided at **Appendix 3.1**.



NBFC category-wise complaints received

3.5 Of the total complaints received during April 1, 2021 to November 11, 2021, 5,699 (27.88%) complaints were against Deposit taking NBFCs (NBFCs-D), while 12,385 (60.59%) complaints were against Non-Deposit taking NBFCs (NBFCs-ND). The NBFC category-wise classification of complaints received by ONBFCOs during April 1, 2021 to November 11, 2021 is indicated at **Table 3.2** and **Chart 3.2** below:



Complainant group-wise classification

3.6 Individual customers constituted the largest segment (51.21%) of complainants during April 1, 2021 to November 11, 2021. Senior citizens accounted for 0.5% of the total complaints. The complainant group-wise classification of complaints is given at **Appendix 1.4**.

Nature of complaints handled

3.7 **Table 3.3** categorizes complaints received on the grounds of deficiency as specified under Clause 8 of the OSNBFC, 2018.

Table 3.3: Category-wise distribution of complaints

Complaint category	2019-20 (Jul-Jun)	2020-21 (Apr- Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Non-adherence to FPC	7,052	17,915	12,649
	36.29%	48.48%	61.89%
Non-observance of RBI directions	3,607	6,114	1,875

Complaint category	2019-20 (Jul-Jun)	2020-21 (Apr- Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
	18.56%	16.55%	9.17%
Levy of charges without prior notice	1,628	3,189	1,691
	8.38%	8.63%	8.27%
Non-transparency in contract/ loan	1,704	1,833	507
	8.77%	4.96%	2.48%
Delay in repayment of deposits	395	536	317
	2.03%	1.45%	1.55%
Delay in release of securities/ documents	268	417	282
	1.38%	1.13%	1.38%
No communication about loan sanctioned	399	375	262
	2.05%	1.01%	1.28%
Delay in payment of interest	232	386	182
	1.19%	1.04%	0.89%
Non-understandable or no adequate notice on terms and conditions	82	145	89
	0.42%	0.39%	0.44%
Non-understandable or non-issuance of sanction letter/ terms	49	85	46
	0.25%	0.23%	0.23%
Not covered under Clause 8 of the Scheme	474	1,169	1,654
	2.44%	3.16%	8.09%
Other categories	3,542	4,787	885
	18.23%	12.95%	4.33%
Total	19,432	36,951	20,439

Note: Figures in percentages indicate share to total complaints

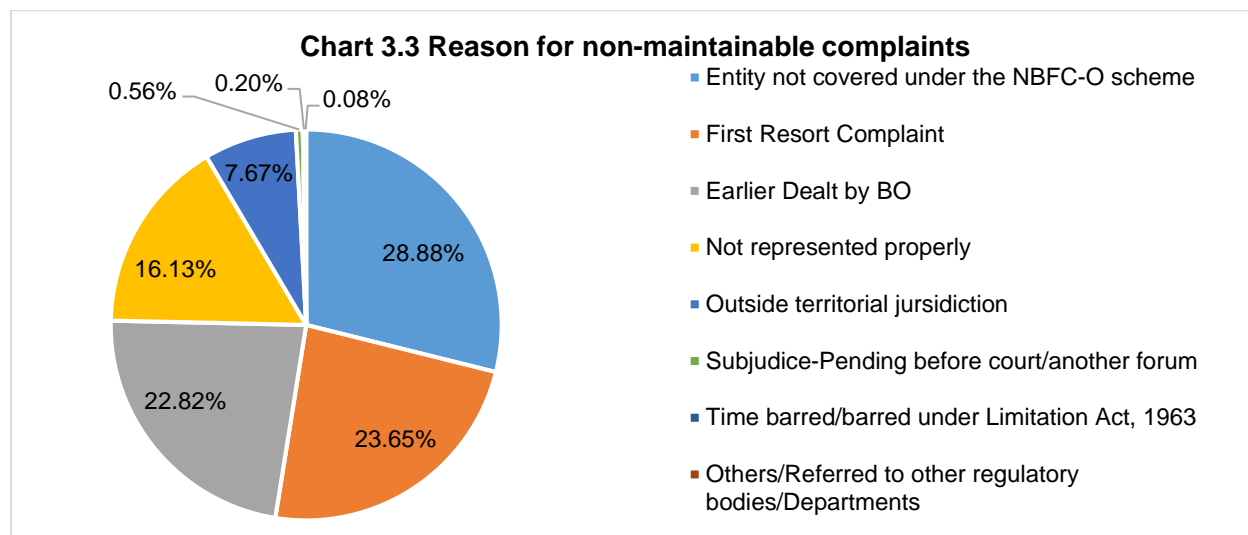
3.8 During April 1, 2021 to November 11, 2021, complaints related to non-adherence to FPC constituted the largest share i.e. 61.89% of the total complaints received, followed by non-observance of RBI directions (9.17%) and levy of charges without prior notice (8.27%).

Disposal of complaints

3.9 All complaints received during April 1, 2021 to November 11, 2021 were disposed as at the end of the year. The ONBFCO-wise position of complaints disposed during April 1, 2021 to November 11, 2021 is given at **Appendix 3.2**.

3.10 The details of the grounds under which the complaints have been disposed as non-maintainable are given in the **Chart 3.3**. As may be observed, complaints were considered non-

maintainable largely due to i) Entity not covered under the OSNBFC ii) First Resort Complaint iii) Earlier dealt by BO.



3.11 The ONBFCO-wise distribution of maintainable and non-maintainable complaints disposed during April 1, 2021 to November 11, 2021 is given at **Appendix 3.3**.

Mode of disposal of maintainable complaints

3.12 'Maintainable' complaints are those that are made before the NBFCO, relating to the grounds of complaint specified in Clause 8 of the OSNBFC and are otherwise in compliance with the requirements laid down in the Scheme. The Scheme endeavors to promote settlement of complaints by agreement through conciliation and/ or mediation by ONBFCO. If the parties fail to arrive at an acceptable agreement, the NBFCO gives a decision or passes an Award. During April 1, 2021 – November 11, 2021, 12 Awards were issued against NBFCs by the NBFCOs.

3.13 **Table 3.4** depicts the way the maintainable complaints were disposed of during the year. Of the maintainable complaints, 70.08% were resolved through agreement and 29.82% were rejected.

Table 3.4: Mode of disposal of maintainable complaints by ONBFCOs

Mode of disposal	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Mutual settlement/ agreement	4,045	8,719	8,517
	71.12%	73.69%	70.08%
Complaints withdrawn	1	0	0
	0.02%	0%	0%
Awards issued	0	6	12

Mode of disposal	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
	0%	0.05%	0.10%
Rejected	1,641	3,107	3,624
	28.85%	26.26%	29.82%
Total maintainable complaints	5,687	11,832	12,153

Note: Figures in % indicate percentage to maintainable complaints

Grounds for rejection of maintainable complaints

3.15 The grounds for rejection of maintainable complaints and their proportion to total complaints disposed under the BOS during the period April 1, 2021 – November 11, 2021 is given in the **Table 3.5** below.

Table 3.5: Grounds/reasons for rejection of maintainable complaints

Ground for rejection	No. of complaints rejected		
	2019-20 (Jul-Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Not on grounds of complaint (Clause 8) - Clause 13(a)	1,528	2,935	3,330
	93.11%	94.46%	91.89%
Not in accordance with provisions of Clause 9 (3) - Clause 13(b)	7	33	25
	0.43%	1.06%	0.69%
Beyond pecuniary jurisdiction of BO - Clause 12 (5) & (6) - Clause 13(c)	19	9	8
	1.16%	0.29%	0.22%
Requiring elaborate documentary and oral evidence - Clause 13 (d)	10	0	3
	0.61%	0.00%	0.08%
Complaints without sufficient cause - Clause 13(e)	4	6	7
	0.24%	0.19%	0.19%
Not pursued by the complainants - Clause 13(f)	1	2	2
	0.06%	0.06%	0.06%
No loss/ damage/ inconvenience to the complainant - Clause 13 (g)	0	0	0
	0.00%	0.00%	0.00%
The complaint pertains to the same cause of action, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending 13(2)	72	122	249
	4.39%	3.93%	6.87%

Ground for rejection	No. of complaints rejected		
	2019-20	2020-21	2021-22
Total maintainable complaints rejected	1,641	3,107	3,624

Appeals against the decisions of the NBFC-O

3.15 The DG-in-Charge of the CEPD, RBI was designated as the AA as per the provisions of the OSNBFC. CEPD provides the Secretariat to the AA. Ten Appeals were received against the decisions of NBFCOs during April 1, 2021 – November 11, 2021, the details of which is given in

Table 3.6 below:

Table 3.6: Position of Appeals – ONBFCOs

Particulars	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Appeals pending at the beginning of the year	1	1	1
Appeals received during the year from complainants	1	1	4
Appeals received during the year from NBFCs	0	0	6
Total Appeals handled during the year	2	2	11
Appeal disposed during the year	1	1	3
Pending at the end of the year	1	1	8*
Mode of Disposal:			
Appeals remanded to the NBFC-O	0	0	0
Appeals withdrawn/ settled/ infructuous	0	0	1
Appeals rejected	1	1	1
Appeals allowed	0	0	1
Appeals Disposed:			
In favour of complainants	0	1	1
In favour of NBFCs	0	0	1
iii. Neither in favour of complainant appellant nor in favour of REs (Remanded back to BO / infructuous)	1	0	1

* All 8 appeals pending as on March 31, 2022, were disposed as on October 18, 2022.

Chapter 4:

Ombudsman Scheme for Digital Transactions (OSDT), 2019: Activities during April 1, 2021 to November 11, 2021

The number of complaints received against Non-Bank Payment System Participants (NBPSPs) by the 22 OSDT offices during April 1, 2021 to November 11, 2021 was 2,281. As OSDT was integrated into the RB-IOIS, 2021 w.e.f. November 12, 2021, the data presented in this chapter covers the period April 1, 2021 to November 11, 2021. The rate of disposal of complaints stood at 100% during the period. Complaints pertaining to fund transfers/ UPI/ BBPS/ Bharat QR Code constituted the largest share of complaints i.e. 44.76%. The majority (59.65%) of maintainable complaints were resolved through mutual agreement/ conciliation /mediation process. Maximum (99.87%) number of the complaints under OSDT were lodged through digital/ electronic modes, viz., the CMS portal, emails, etc. During the year, no Award was issued under OSDT. No Appeal was received against the decisions of the Ombudsmen for Digital Transactions (ODTs) under OSDT.

4.1 The OSDT, 2019 was administered through the 22 offices where the Offices of RBI Banking Ombudsman are situated.

Receipt of complaints

4.2 During April 1, 2021 to November 11, 2021, 2,281 complaints were received at the Offices of the Ombudsman for Digital Transactions (OODTs). The year-wise number of complaints received at OODTs in last three years is given in **Table 4.1**.

Table 4.1 – Number of complaints received by OODTs

	2019-20 (Jul - Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
No. of OODTs	22	22	22
Complaints received during the year	2,481	3,594	2,281

4.3 During April 1, 2021 to November 11, 2021, 2,324 complaints were handled by OODTs, including the complaints from the previous year, of which, 100% complaints were disposed before

the end of the year. The position of customer complaints handled by OODTs is tabulated in **Table 4.2** below:

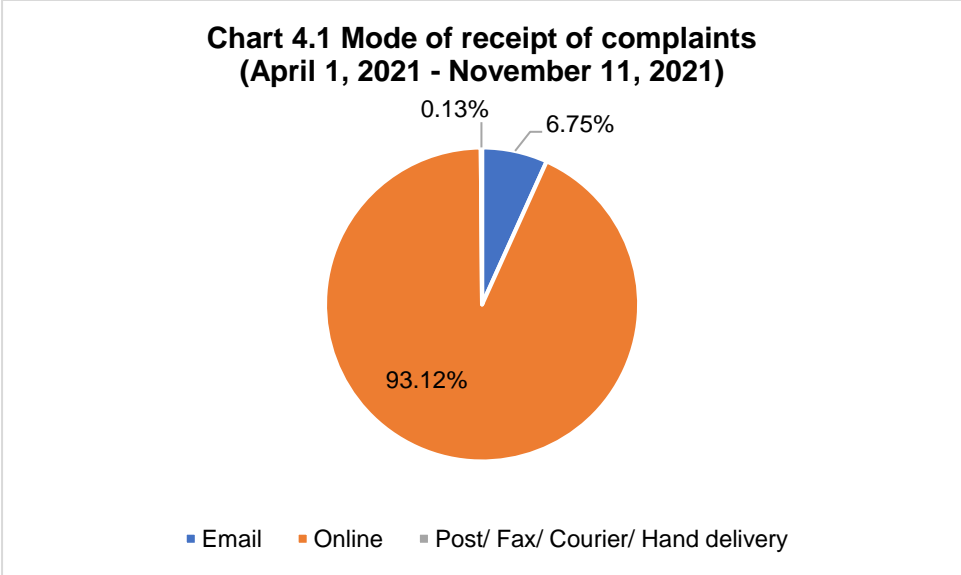
Table 4.2 - Position of customer complaints handled by OODTs

Particulars	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Complaints brought forward from previous year	53	230	28
Previous year's draft complaints and complaints received in CEPCs subsequently registered/transferred to OODTs	-	27	15
Complaints received	2,481	2,946	2,281
Total number of complaints handled	2,534	3,203	2,324
Complaints disposed	2,304	3,175	2,324
Rate of disposal (%)	90.92%	99.13%	100%
Complaints pending at the end of the year	230	28	0
Complaints pending for less than one month	31	18	0
Complaints pending for one to two months	20	3	0
Complaints pending for two to three months	23	2	0
Complaints pending for more than three months	156	5	0

4.4 Of the 2,281 complaints received by the OODTs, OODT, Hyderabad received the maximum number of complaints (204), which accounted for 8.94% of the total complaints received by the OODTs, followed by Kolkata (201) and Bengaluru (189). OODT Thiruvananthapuram (10) received the lowest share of complaints with 0.44%. Office-wise receipt of complaints at OODTs is given at **Table 4.3 and Appendix 4.1**.

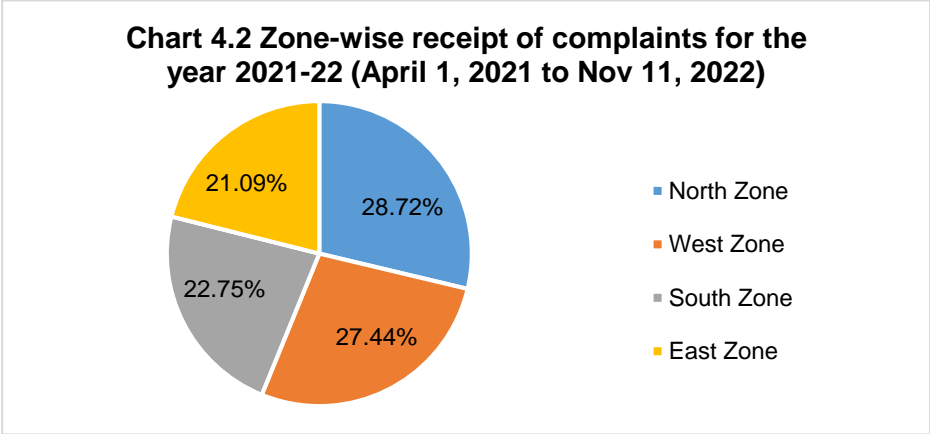
Mode of receipt of complaints

4.5 During April 1, 2021 to November 11, 2021, 99.87% (2,278) of the complaints were lodged through digital mode using the CMS portal/ email/ CPGRAMS. This reflects the tech-savvy nature of the users of digital financial products who are more comfortable in filing their complaints online, as compared to other modes. Only three complaints were received in physical mode during the period. A comparative position of the various modes through which the complaints were received under OSDT during April 1, 2021 to November 11, 2021 is depicted in **Chart 4.1**, with details provided at **Appendix 4.2**.



Zone-wise distribution of complaints

4.6 Under OSDT, the North zone accounted for the maximum number of complaints (28.72%) during April 1, 2021 to November 11, 2021, followed by the West zone (27.44%) and the South zone (22.75%). The East zone accounted for the lowest share i.e. 21.09% of the total OSDT complaints received. The zone-wise distribution of complaints received is given at **Appendix 4.2** and depicted in **Chart 4.2** below.



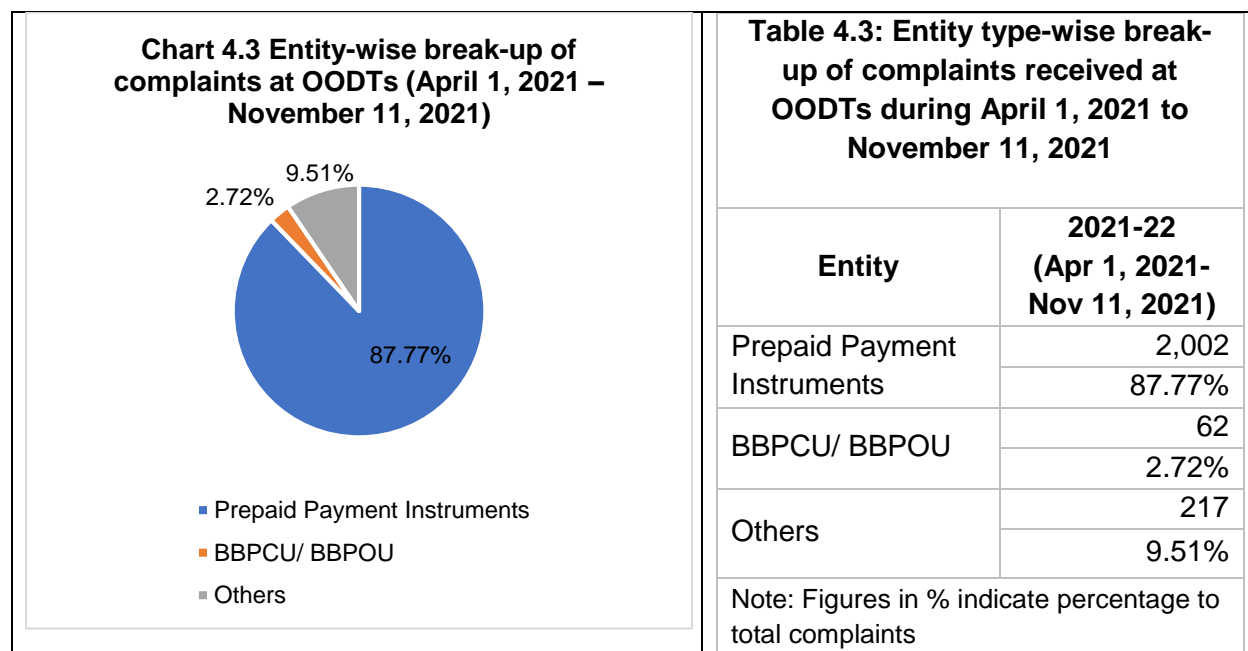
Complainant group-wise classification

4.7 Individual customers constituted the largest segment (77.25%) of complainants during April 1, 2021 to November 11, 2021. Senior citizens accounted for 1.40% of the total OSDT complaints. The complainant group-wise classification of complaints is given at **Appendix 1.4**.

Entity type-wise classification

4.8 The entity type-wise classification of complaints received by OODTs during April 1, 2021 to November 11, 2021 is indicated in **Chart 4.3** and **Table 4.3** below.

4.9 In tune with the size of their network and business among NBPSPs, PPIs had the highest share of complaints accounting for 87.77% of the total complaints, followed by Bharat Bill Payment Central Unit (BBPCU)/ Bharat Bill Payment Operating Unit (BBPOU) with 2.72% share in total complaints. Other entities accounted for 9.51% of total complaints.



Nature of complaints handled

4.10 **Table 4.4** categorizes complaints received on the grounds of deficiency in digital banking services as specified under Clause 8 of the OSDT, 2019.

Table 4.4 – Category-wise distribution of complaints

Category	2019-20 (Jul - Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Fund Transfers/ UPI/ BBPS/ Bharat QR Code	1,089 43.89%	1,775 49.39%	1,021 44.76%
Mobile/Electronic Fund Transfers / Mobile/Electronic Banking	598 24.10%	824 22.93%	524 22.97%
	218	291	191

Category	2019-20 (Jul - Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Non-reversal of Funds due to Wrong Beneficiary Transfer by System Participant	8.79%	8.10%	8.37%
Prepaid Payment Instruments (PPI)	198	253	224
	7.98%	7.04%	9.82%
Violation of RBI Directives in relation to Fees/Charges	58	100	68
	2.34%	2.78%	2.98%
Out of Subject	75	57	29
	3.02%	1.59%	1.27%
Others	245	294	224
	9.88%	8.18%	9.82%
Total	2,481	3,594	2,281

Note: Figures in percentages indicate share to total complaints

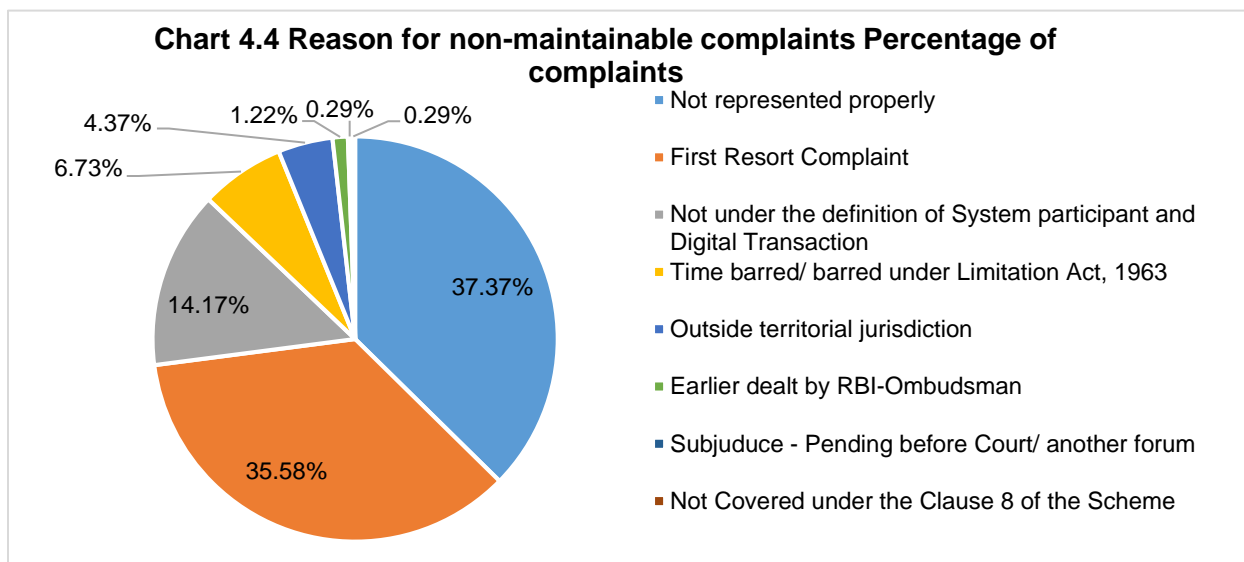
4.11 During April 1, 2021 to November 11, 2021, complaints related to fund transfers/ UPI/ BBPS/ Bharat QR code constituted the largest share i.e. 44.76% of the total complaints received, followed by mobile/electronic fund transfers / mobile/electronic banking (22.97%) and non-reversal of funds due to wrong beneficiary transfer by Payment System Participants (8.37%).

Disposal of complaints

4.12 All complaints received during April 1, 2021 to November 11, 2021 were disposed at the end of the year. The OODT-wise position of complaints disposed during April 1, 2021 to November 11, 2021 is given at **Appendix 4.3**.

4.13 The OODT-wise distribution of maintainable complaints is given at **Appendix 4.4** respectively.

4.14 The details of the grounds under which the complaints have been disposed as non-maintainable are given in the **Chart 4.4** below. As may be observed, complaints were considered non-maintainable largely due to i) the complaints not being represented properly, ii) complaints being FRCs iii) not under the definition of Payment System Participants and digital transaction.



Mode of disposal of maintainable complaints

4.15 'Maintainable' complaints are those that are made before the ODT, relating to the grounds of complaint specified in Clause 8 of the OSDT and are otherwise in compliance with the requirements laid down in the Scheme. The Scheme endeavors to promote settlement of complaints by facilitation or agreement through conciliation and/ or mediation by OODTs. If the parties fail to arrive at an acceptable agreement, the ODT gives a decision or passes an Award. However, no Award was issued during the year under the OSDT.

4.16 **Table 4.5** depicts the modes of the disposal of the maintainable complaints during the year. Of the maintainable complaints, 59.65% were resolved through agreement.

Table 4.5 - Mode of disposal of maintainable complaints

Disposal of Maintainable Complaints	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
By Mutual Settlement/Agreement	532 56.12%	885 57.54%	553 59.65%
Disposal by Award	0 0.00%	0 0.00%	0 0.00%
Maintainable Complaints Rejected	416 43.88%	653 42.46%	374 40.35%
Maintainable Complaints Withdrawn	0 0.00%	0 0.00%	0 0.00%
Total	948	1,538	927

Note: Figures in % indicate share to total complaints

Grounds for rejection of maintainable complaints

4.17 The grounds for rejection of maintainable complaints and their proportion to total complaints received during the year are indicated in **Table 4.6**.

Table 4.6 – Grounds/reasons for rejection of maintainable complaints

Ground for Rejection	No. of Complaints Rejected		
	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)	2021-22 (Apr 1, 2021- Nov 11, 2021)
Not on the grounds of complaint referred to in Clause 8 - Clause 13(1)(a)	409	631	362
	98.32%	96.63%	96.79%
Not in accordance with Sub Clause (3) of Clause 9 - Clause 13(1)(b)	2	16	11
	0.48%	2.45%	2.94%
Beyond the limit of compensation prescribed under Clause 12 (5) and 12(6) - Clause 13(1)(c)	1	4	1
	0.24%	0.61%	0.27%
Complaints without any sufficient cause - Clause 13(1)(e)	4	1	0
	0.96%	0.15%	0.00%
The complaint pertains to the same cause of action, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending 13(2)	0	1	0
	0.00%	0.15%	0.00%
Total	416	653	374

Note: Figures in percentages indicate the share to total complaints

4.18 As may be seen from **Table 4.6**, the maximum number of rejections were due to complaints 'not on grounds of complaint referred to in Clause 8 -Clause 13(1)(a)' of the OSDT.

Age-wise classification of pending complaints

4.19 No complaints received under OSDT was pending as at the end of the year.

Appeals against the decisions of the ODTs

4.20 The DG-in-Charge of the CEPD, RBI is designated as the AA as per the provisions of the OSDT. CEPD provides the Secretariat to the AA. No Appeal was received during April 1, 2021 to November 11, 2021.

Chapter 5:

The Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021: Activities during November 12, 2021 to March 31, 2022

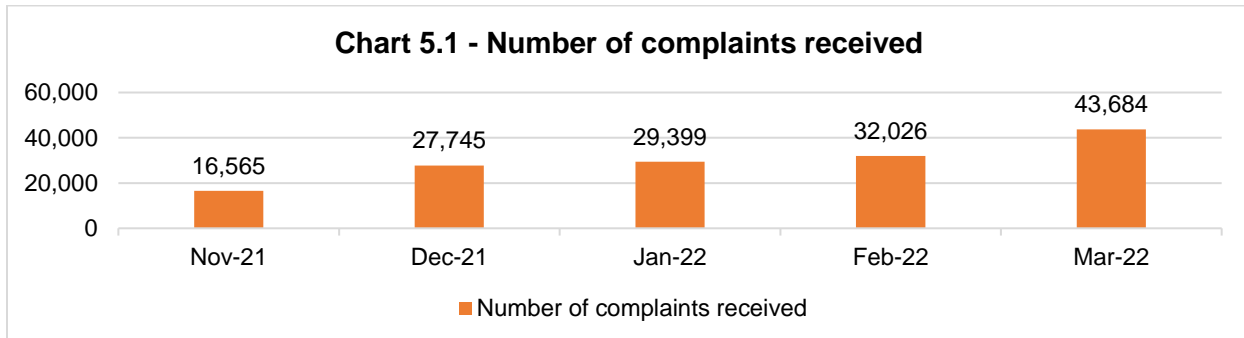
The three erstwhile Ombudsman schemes viz. (i) the BOS, 2006, as amended up to July 01, 2017; (ii) the OSNBFC, 2018; and (iii) the OSDT, 2019 were integrated into a single scheme, the RB-IOS, 2021 with effect from November 12, 2021. The RB-IOS 2021 offers the benefit of a single platform to customers for getting speedy resolution of their grievances. Along with the launch of the RB-IOS, a CRPC was set up at the Chandigarh Regional Office of RBI as a single point for receipt of all email and physical complaints. CRPC also hosts a Contact Centre with 24x7 IVRS facility at # 14448 which also allows personal guidance to complainants between 9:30 AM to 5:15 PM on all working days. CRPC handles the preliminary scrutiny and processing of all email and physical complaints received under RB-IOS in order to weed out the non-maintainable complaints and non-complaints with a suitable communication to the complainant, and also assign the maintainable complaints to the Offices of RBI Ombudsman (ORBIOs) for further redressal.

Under the RB-IOS, 2021, the territorial jurisdictions of the ORBIOs have been abrogated based on 'One Nation, One Ombudsman' approach and the complaints are assigned to the 22 ORBIOs in an equitable manner as per a pre-defined algorithm in the CMS. The total number of complaints received at CRPC and ORBIOs, under RB-IOS, 2021, from November 12, 2021 to March 31, 2022 stood at 1,86,268. Of these, 66,133 complaints were disposed at ORBIOs and 1,07,821 complaints were closed at the CRPC. The overall rate of disposal of complaints by CRPC and ORBIOs, under RB-IOS, 2021, as at the end of the financial year stood at 93.39%. Majority (55.61%) of maintainable complaints disposed under RB-IOS, 2021 were resolved through mutual settlement/ conciliation/ mediation. Between November 12, 2021 and March 31, 2022, 4 Awards were issued against the REs by the RBIOs and 31 Appeals were received against the decisions of the RBIOs under RB-IOS, 2021.

Receipt and handling of complaints at CRPC

5.1 During November 12, 2021, to March 31, 2022, 1,49,419 complaints were received at the CRPC. Of these, 1,07,821 complaints were closed at CRPC as non-complaints/ non-maintainable

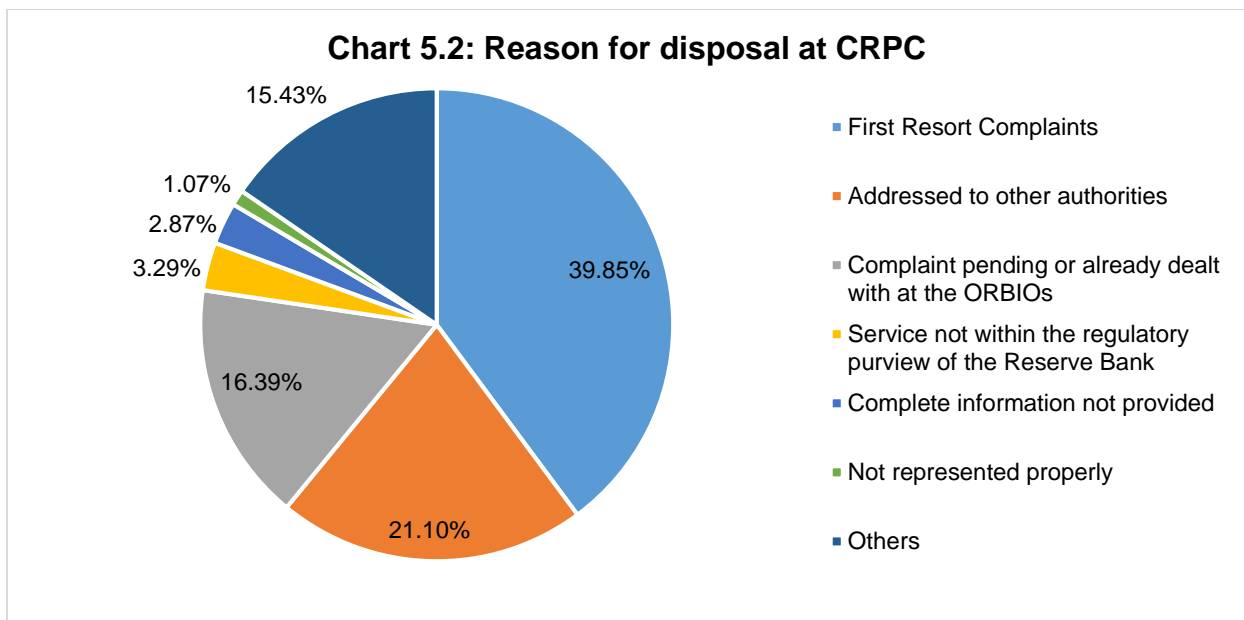
complaints, while the remaining maintainable complaints were assigned to ORBIOs for further redress. The month-wise receipt of complaints at CRPC during the period shows a steady increase in inflow of complaints to CRPC (**Chart 5.1**).



Note: The period Nov-21 indicates period from November 12, 2021 to November 30, 2021.

5.2 The average Turn Around Time (TAT) for disposal of complaints at CRPC stood at 12 days.

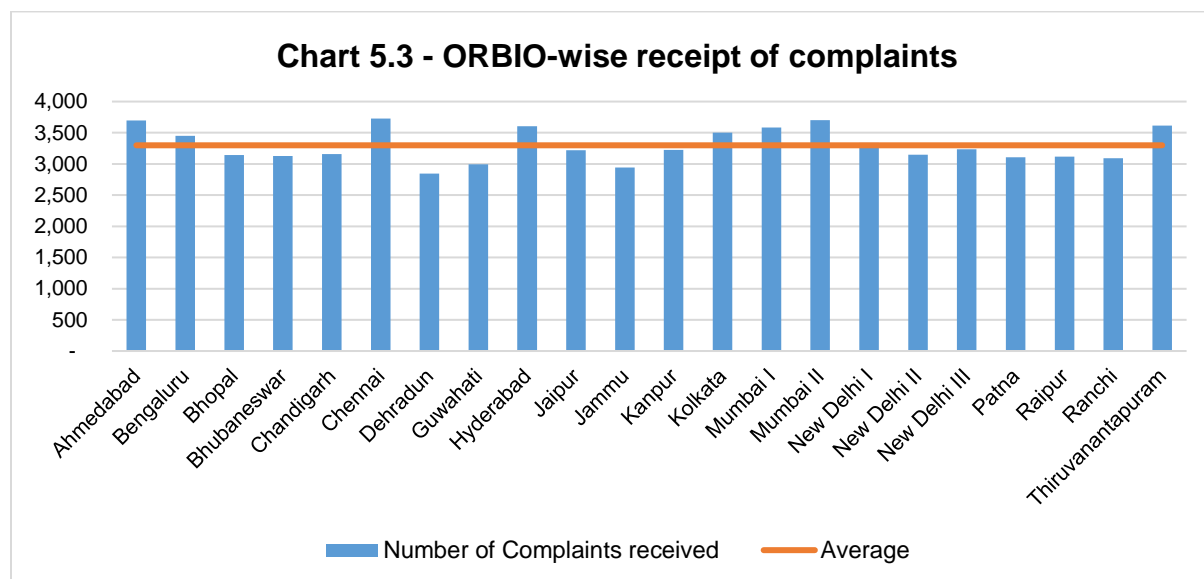
5.3 The details of the grounds under which the complaints have been disposed at CRPC are given in **Chart 5.2** below:



Complaints receipt and handling at the ORBIOs

5.4 During November 12, 2021 to March 31, 2022, 72,580 complaints were assigned to the ORBIOs for redress both from the CMS portal directly as well as through the CRPC. The ORBIO-wise receipt of complaints, provided at **Table 1.2 of Chapter 1**, reflects a near equitable distribution of complaints across all the 22 ORBIOs on account of deployment of a pre-specified

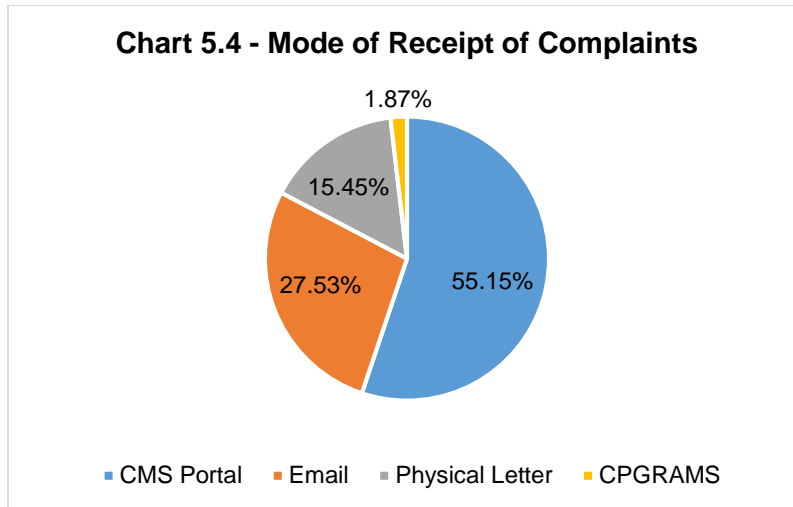
algorithm in CMS for distribution of complaints among ORBIOs. The ORBIO, Chennai received maximum number of complaints (3,728) followed by ORBIO, Mumbai-II (3,703 complaints) and ORBIO, Ahmedabad (3,698 complaints) during the period, comprising 5.14%, 5.10% and 5.10% respectively of the total RB-IOs complaints received by the ORBIOs. The slight variation in numbers across offices is on account of vernacular complaints that get allocated to the ORBIO in the relevant linguistic region, bypassing the algorithm for allocation of complaints. A comparative position of complaints received by ORBIOs during November 12, 2021 to March 31, 2022 is given in **Chart 5.3**.



Mode of receipt of complaints

5.5 The complaints were received by the ORBIOs either directly from the CMS portal or through the CRPC, i.e. complaints received over email and physical modes, including complaints received through the Government of India’s Centralized Public Grievance Redress and Monitoring System (CPGRAMS), post their initial processing.

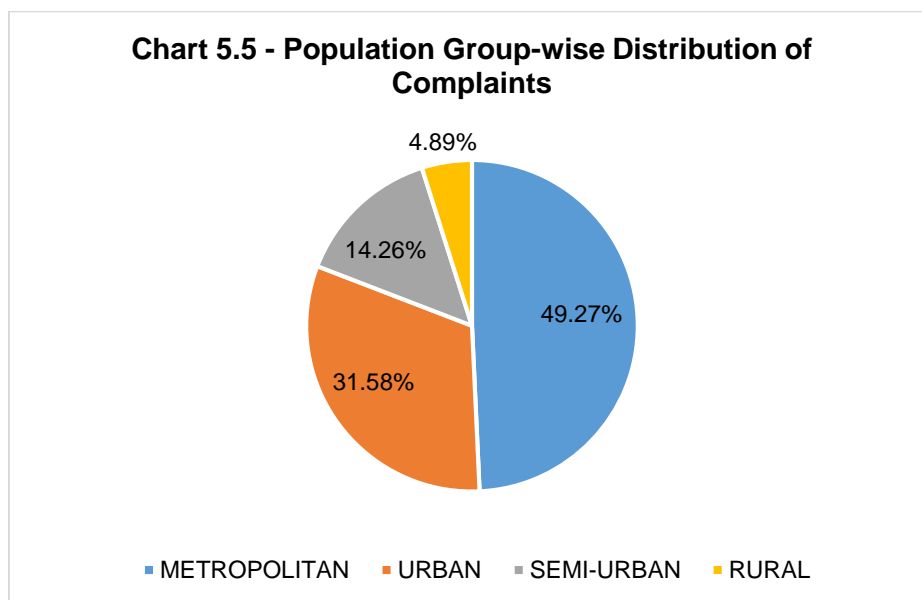
5.6 The mode of receipt of complaints that were handled by ORBIOs during November 12, 2021 to March 31, 2022 is given at **Appendix 5.1** and is depicted in the **Chart 5.4**.



5.7 As can be seen from the above chart, 84.55% of complaints handled by ORBIOs have been received through the digital mode, of which 57.02% were received through the online portal (including complaints received through CPGRAMS) and 27.53% were through emails.

Population group-wise distribution of complaints

5.8 The source of complaints received by ORBIOs continue to be dominated by metropolitan centers (49.27%) under the RB-IOs, 2021, followed by urban centers (31.58%), semi-urban centers (14.26%) and rural centers (4.89%). The population group-wise distribution of complaints during November 12, 2021 to March 31, 2022 is given in **Chart 5.5** below:

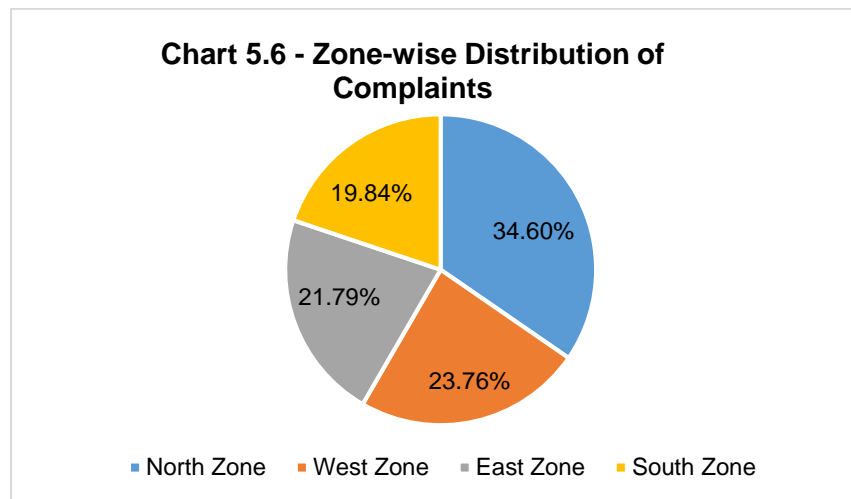


Zone-wise distribution of complaints

5.9 Though there was an equitable distribution of complaints among ORBIOs, the complaints received by ORBIOs in North-zone dominated with 34.60% of complaints received during the period, owing to highest number of ORBIOs being located in the North-zone (8 of 22 ORBIOs), followed by West-zone (5 ORBIOs) with 23.76% of complaints.

5.10 However, a shift is observed in the share of complaints received by the South and the East-zones. The East-zone that received lower volume of complaints as compared to the South-zone in the past years under the erstwhile Ombudsman schemes, witnessed a higher receipt, under RB-IOs, 2021, at 21.79% of the total complaints, as compared to 19.84% of complaints received by South-zone (4 ORBIOs).

5.11 The zone-wise distribution of complaints received during November 12, 2021 to March 31, 2022 is given in **Appendix 5.2** and depicted in **Chart 5.6**.

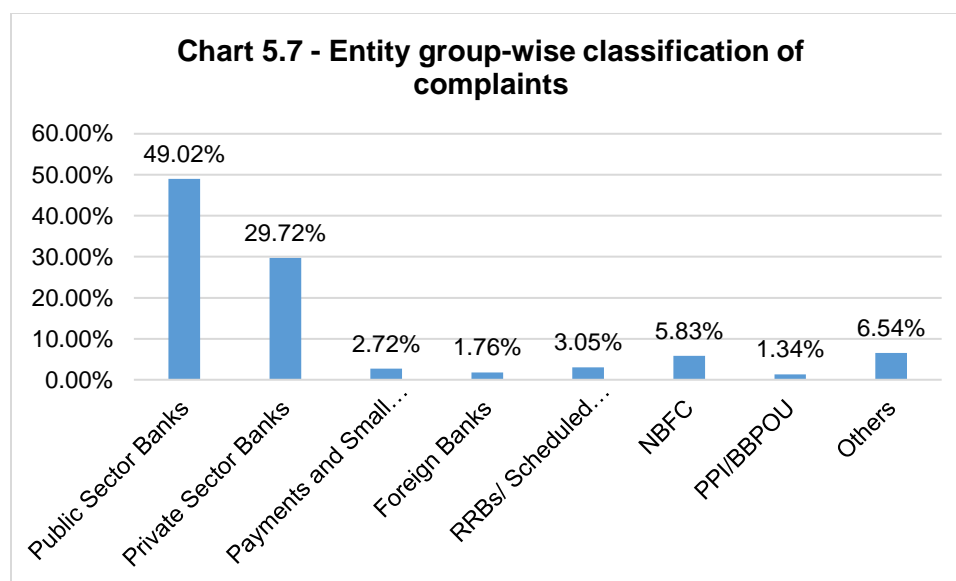


Complainant group-wise classification of complaints

5.12 Complaints received from individual complainants (excluding senior citizens) accounted for 83.22% of the total complaints received between November 12, 2021 to March 31, 2022, followed by 2.92% from limited companies (and 2.65% from the senior citizens). **Appendix 1.4** provides the complainant group-wise classification of complaints.

Entity group-wise classification of complaints

5.13 Under the RB-IOS, 2021, the ORBIOs receive complaints against banks, NBFCs and NBPSPs. The entity group-wise classification of complaints received by ORBIOs during November 12, 2021 to March 31, 2022 is provided in **Appendix 5.3** and indicated in **Chart 5.7** below:



5.14 The share of complaints against Private Sector Banks remained highest (21,572 complaints) with 29.72% of the total complaints assigned to ORBIOs, closely followed by Nationalized Banks (20,857 complaints) with 28.74% share. The complaints against NBFCs formed 5.83% (4,233 complaints) of the total complaints received by ORBIOs during the period.

Nature of complaints handled

5.15 The RB-IOS, 2021 has done away with specific grounds of complaints and all the complaints pertaining to 'deficiency in service'⁷ at the regulated entity falling under the Scheme, can be filed under the Scheme. The category/ ground wise classification of the complaints is provided in **Table 5.1** below.

⁷ In terms of clause 3(1)(g) of the RB-IOS, 2021, "Deficiency in service" means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

Table 5.1 – Category-wise distribution of complaints received at ORBIOs

Category of complaint received at ORBIOs	Nov 12, 2021 – Mar 31, 2022
Loans and advances including Non-observance of FPC	18,651
	25.70%
Mobile / electronic banking	12,180
	16.78%
ATM / Debit Cards	11,185
	15.41%
Deposit Accounts related	10,474
	14.43%
Credit Cards	10,027
	13.82%
Pension payments	1,885
	2.60%
Remittances	1,088
	1.50%
Para banking	830
	1.14%
Failure to meet commitments/ Non- adherence to BCSBI Codes	109
	0.15%
Notes and Coins	108
	0.15%
Others	6,043
	8.33%
Total	72,580

Disposal of complaints

5.16 The disposal of complaints received at ORBIOs during November 12, 2021 to March 31, 2022 has been indicated in **Table 5.2**.

Table 5.2 – Disposal of complaints at ORBIOs

Number of Complaints	Nov 12, 2021 to Mar 31, 2022
Received during the period	72,580
Brought forward from previous period	-

Number of Complaints	Nov 12, 2021 to Mar 31, 2022
Complaints received by Email before the start of the year but registered on or after start of the year; including complaints transferred from Consumer Education and Protection Cells on or after the start of the year	-
Handled during the period	72,580
Disposed during the period	66,133
Rate of Disposal at ORBIOs (%)	91.12%
Carried forward to the next year	6,447
Complaints pending for less than one month (30 days)	5,621
	7.74%
Complaints pending for one to two months	583
	0.80%
Complaints pending for two to three months	86
	0.12%
Complaints pending for more than three months	157
	0.22%

5.17 As indicated in Table 5.2 above, the overall disposal of complaints by the ORBIOs, received under RB-IOS, 2021, stood at 91.12%, whereas, of the 8.88% pending complaints, 7.74% were pending for less than one month and only 1.14% of complaints were pending for more than a month as on March 31, 2022, representing the efficiency of the ORBIOs and effectiveness of the role played by CRPC in reducing the flow of non-maintainable⁸ complaints to ORBIOs. All pending complaints as on March 31, 2022 have since been disposed.

Mode of disposal of maintainable complaints

5.18 During the period November 12, 2021 – March 31, 2022, 68.89% of the total complaints closed at the ORBIOs, were disposed as maintainable complaints. The mode of disposal of these maintainable complaints is detailed in the **Table 5.3** below:

Table 5.3: Mode of disposal of maintainable complaints under RB-IOS, 2021

Disposal of maintainable complaints	Nov 12, 2021 to Mar 31, 2022	Share
By Mutual Settlement/ Agreement	25,339	55.61%
Disposal by Award	4	0.01%

⁸ Complaints which cannot be admitted under the RB-IOS, 2021 in terms of Clause 10 of RB-IOS, 2021.

Disposal of maintainable complaints	Nov 12, 2021 to Mar 31, 2022	Share
Maintainable Complaints Rejected	19,434	42.65%
Maintainable Complaints Withdrawn	792	1.74%
Total	45,569	100.00%

Grounds for rejection of maintainable complaints

5.19 During the period November 12, 2021 – March 31, 2022, 19,434 maintainable complaints were rejected as per the provisions of the Scheme. The grounds for rejection under RB-IOS, 2021 is detailed in the **Table 5.4** below:

Table: 5.4 Grounds/reasons for rejection of maintainable complaints under RB-IOS, 2021

Ground for rejection	Nov 12, 2021 to Mar 31, 2022
No deficiency in service in the opinion of the Ombudsman- Clause 16(2)(a)	19,055
	98.05%
Not pursued by the complainants - Clause 16(2)(c)	160
	0.82%
Compensation sought is beyond the power of Ombudsman - Clause 16(2)(b)	102
	0.52%
Requiring elaborate documentary and oral evidence - Clause 16(2)(e)	95
	0.49%
Complaints without sufficient cause - Clause 16(2)(d)	11
	0.06%
No financial loss/ damage/ inconvenience caused to the complainant - Clause 16(2)(f)	11
	0.06%
Total maintainable complaints rejected	19,434
Note: Figures in percentages indicate share to total	

Turn Around Time (TAT) of complaints

5.20 The average time taken by ORBIOs to dispose complaints received under RB-IOS, 2021 stood at 38 days.

Awards issued

5.21 During the period November 12, 2021 to March 31, 2022, 4 Awards were issued by ORBIOs, of which, two were implemented within the stipulated time, one was appealed by the entity and one got lapsed.

Appeals against the decisions of the ORBIOs

5.22 Under provisions of RB-IOS, 2021, the Executive Director (ED) in-Charge of CEPD, RBI is designated as the Appellate Authority (AA)⁹. In terms of the RB-IOS, the CEPD provides the secretarial assistance to the AA. During the period November 12, 2021 to March 31, 2022, 31 Appeals were received against the decision of ORBIOs and all such Appeals were filed by the complainants (none from REs).

5.23 The position of Appeals handled by the AA during the period and the ORBIO-wise position of Appeals received during the period is given in **Tables 5.5** and **Appendix 1.2**, respectively.

Table 5.5 – Position of Appeals under RB-IOS as on March 31, 2022

Particulars	Nov 12, 2021 to Mar 31, 2022
Appeals pending at the beginning of the year	0
Appeals received during the year from complainants	31
Appeals received during the year from REs	0
Total appeals handled during the year	31
Appeal disposed during the year	2
Pending at the end of the year	29*
Mode of Disposal	
Appeals remanded to the RBIO	0
Appeals withdrawn / settled / infructuous	2
Appeals rejected	0
Appeals allowed	0
Appeals Disposed	
i. In favour of complainant appellant	0
ii. In favour of REs	0
iii. Neither in favour of complainant appellant nor in favour of REs (Remanded back to BO / infructuous)	2

*Of the 29 RB-IOS appeals pending up to March 31, 2022, 20 have since been disposed

⁹ Clause 17 of the RB-IOS, 2021 provides that “any party aggrieved by an Award under clause 15(1) or rejection/closure of a complaint under clauses 16(2)(c) to 16(2)(f), within 30 days of the date of receipt of the Award or rejection/closure of the complaint, prefer an appeal before the Appellate Authority.”

Chapter 6:

Other Developments

The year marked landmark developments for customer protection as major structural improvements were brought about in the Alternate Grievance Redress domain. The year witnessed the launch of the RB-IOS, 2021 on November 12, 2021, along with setting-up of the first ever CRPC and Contact Center, at RBI Regional Office, Chandigarh. New entities have also been brought under the RB-IOS coverage. The CMS was upgraded to adapt to the structural changes in the RB-IOS, 2021 and to improve its overall efficiency. The IO Scheme for NBFCs was issued on the lines of the IO Scheme for banks and non-bank payment system participants. A nationwide customer satisfaction survey for those complainants who approached the Ombudsman Offices was undertaken in March 2022 to assess their satisfaction level.

Regulations: Important regulatory measures taken by the Reserve Bank

6.1 The most important regulatory development during the period, with implications for customer protection and customer grievance redress was the launch of the RB-IOS, 2021, along with the setting up of the CRPC and Contact Centre at RBI Regional Office, Chandigarh. In addition, the Reserve Bank issued guidelines on: appointment of IO by NBFCs; monitoring availability of cash in ATMs; Tokenisation for card transactions; restriction on storage of actual card data; framework for facilitating small value digital payments in offline mode etc., among others, which have a bearing on customer service aspects. A chronology of the salient measures is given in the **Appendix 6.1**.

Root Cause Analysis (RCA) of major areas of complaints

6.5 The findings of RCA of the major areas of complaints undertaken by the ORBIOs and CEPCs are compiled in CEPD with the objective of identifying and addressing the underlying deficiencies in customer service and initiating actions to address them. The findings of RCA conducted during the year are tabulated below:

Table 6.1 RCA-2021 – 2022 – Major concerns, root causes identified and remedial measures

S. No.	Issue	Major Concerns Raised	Root Causes	Remedial Measures
1	Credit Cards	Charges without prior notice.	Lack of awareness among customers regarding the general terms and conditions of usage of credit cards such as minimum amount due, due date, billing cycle, total outstanding balance, impact on Credit Information Bureau of India Limited (CIBIL) score, etc.	Relevant regulatory instructions pertaining to clarity in communication of terms and conditions, reporting to CICs, Most Important Terms and Conditions (MITC) are already in place; Instructions have been reiterated to the REs for enhancing awareness among customers and strict adherence thereto. This is taken up during the RBIO and CEPD awareness programmes also.
		Fraudulent transactions in undelivered Credit Cards;	REs issuing pre-activated Credit Cards; Billing of undelivered/ returned Credit Cards.	REs to ensure confirmation of the delivery of the credit card to the intended customer before initiation of billing; REs advised to put in place a dynamic customer controlled mode of authentication for activation of new credit cards.
2	Remittances	Erroneous Fund Transfers; Fraudulent / unauthorized transactions.	Inaction or delay in taking remedial measures by REs; Ineffective velocity check and alert systems of REs; 'One-size-fits-all' approach being implemented by REs in fraud detection and prevention systems; Lack of awareness amongst the public regarding the modus	Prompt raising of chargeback request in NPCI portal by REs; REs advised to design and have in place dynamic/ robust transaction monitoring systems based on the individual profile and history of transactions; Focused, intensified and wide-spread awareness campaign on the common modus operandi of fraudsters, and safe digital banking practices is underway.

S. No.	Issue	Major Concerns Raised	Root Causes	Remedial Measures
			operandi of the digital frauds and do's and don'ts as safeguard measures.	
3	Loans and Advances	Non-release of Government subsidy on education loan, home loan under Pradhan Mantri Awas Yojana (PMAY) Scheme, Gold loan etc.	Delay at RE's end in processing/lodging the claims on the government portal; Inability of the RE functionaries in guiding the customers on various features of the subsidy schemes due to lack of awareness/ knowledge.	REs have been advised to provide proper training to their staff on the subsidy schemes, and sensitize them on timely/ correct lodgment of claims on the government portals.
4	Deposit Accounts	Settlement of Death Claim.	REs insisting on multitude of documents before releasing the claim amount to the legal heir/nominee in contravention to extant regulatory guidelines.	REs have been advised to sensitize the staff regarding the modalities of death claim settlement as outlined in relevant regulatory guidelines thereby ensuring expeditious and seamless disposal of death claim related cases.
5	Pension	Non-payment/ delay in crediting of pension/ family pension/ arrears on account of wage revision, etc.	Delay in updation of life certificates by the customers; Improper recording of submission of life certificates at the branches.	REs have been advised to employ proper mechanism to monitor, remind and update the Life Certificates in time.
NBFCs related				
6	Loans and Advances	Harassment by Recovery Agents; Non-compliance to Fair Practices; Lack of transparency in	Insufficient/ improper training to recovery agents and lack of awareness on the RBI guidelines on FPC;	Relevant regulatory instructions on FPC for Lenders and NBFCs are in place, and the REs have been advised for strict adherence.

S. No.	Issue	Major Concerns Raised	Root Causes	Remedial Measures
		communicating interest rates on loans.	Lack of transparency in communicating various applicable charges like bounce charges, late payment charges, etc.; Common public not fully aware of the interest rate terminologies used by the entities.	

Status of implementation of the action plan set out in ‘Utkarsh 2022’ for the year, April 1, 2021 to March 31, 2022

6.6 The medium-term strategy of RBI, ‘Utkarsh 2022’, had set three milestones for the year 2021-22 as given below:

- i. Formulate policy/scheme for handling complaints not covered under Ombudsman Scheme;
- ii. Efforts for inclusion of safe banking practices in educational curriculum;
- iii. Extension of Internal Ombudsman Scheme (IOS) for Financially Sound Well Managed (FSWM) UCBs & RRBs.

Formulate policy/scheme for handling complaints not covered under Ombudsman Scheme

6.7 The CEPCs, set up at 30 Regional Offices of RBI, were handling the complaints that were not covered under the erstwhile Ombudsman Schemes. The policy for CEPCs to handle such non-Ombudsman complaints was formulated and issued in June 2019 in the form of a detailed Standard Operating Procedure (SOP), which has been revised and issued in June 2022 in the wake of RB-IOs, 2021. Post the launch of RB-IOs, 2021, the CEPCs shall now handle the complaints against REs that are not covered under the RB-IOs, 2021 (i.e., non-scheduled UCBs having deposit size of less than ₹50 crore, NBFCs with asset size below ₹100 crore, All India Financial Institutions, Asset Reconstruction Companies etc.).

Efforts for inclusion of safe banking practices in educational curriculum

6.8 The Department had formulated a detailed framework for enhanced education on consumer protection and safe banking practices in September 2020 with the following components – (i)

Target Group, (ii) Content, (iii) Delivery Channels, (iv) Coordination Aspects, and (v) Impact analysis. The framework envisages focused financial education to target groups such as potential entrants to the financial sector, vulnerable consumers, educated but financially illiterate customers, rural youth, workers/migrants, etc. The Department prepared contents on financial awareness and consumer protection for inclusion in the educational curriculum of school students, which has been taken up with the National Centre for Financial Education through the Financial Inclusion and Development Department of RBI.

Extension of the IO Scheme to NBFCs

6.9 In line with the formulation of IO Scheme for banks and Non-bank System Participants (NBSPs), considering the drastic increase in complaints received at RBI, a review was undertaken to consider extending the IO Scheme to select NBFCs. Accordingly, the IO Scheme for NBFCs, issued vide circular dated November 15, 2021, directed Deposit-taking NBFCs (NBFCs-D) with 10 or more branches and Non-Deposit taking NBFCs (NBFCs-ND) with asset size of ₹5,000 crore or above having public customer interface to appoint IO at the apex of their internal grievance redress mechanism within a period of six months from the date of issue of the direction. The direction covers, inter-alia, the appointment/tenure, role and responsibilities, procedural guidelines, and oversight mechanism for the IO. All complaints that are partly or wholly rejected by the NBFC will be reviewed by the IO before the final decision of the NBFC is conveyed to the complainant.

6.10 NBFCs not having public customer interface and certain types of NBFCs, viz., stand-alone Primary Dealers (PDs), NBFC - Infrastructure Finance Companies (NBFC-IFCs), Core Investment Companies (CICs), Infrastructure Debt Fund – Non Banking Financial Companies (IDF-NBFCs), Non-Banking Financial Company – Account Aggregators (NBFC-AAs), NBFCs under Corporate Insolvency Resolution Process, NBFCs in liquidation and NBFCs having only captive customers have been excluded from the requirement to appoint IOs.

Awareness generation activities of CEPD and Ombudsmen Offices

6.11 “Ombudsman Speak” event on the World Consumer Rights Day - As part of the first phase of the nation-wide multi-phased financial awareness campaign being undertaken by CEPD during the year 2022-23, the 22 RBI Ombudsmen interacted with the local/ regional multimedia channels in their respective regions on March 15, 2022 on the occasion of “World Consumer Rights day”. The Ombudsmen covered a wide range of areas such as ‘Frequently Asked Questions’ on RB-

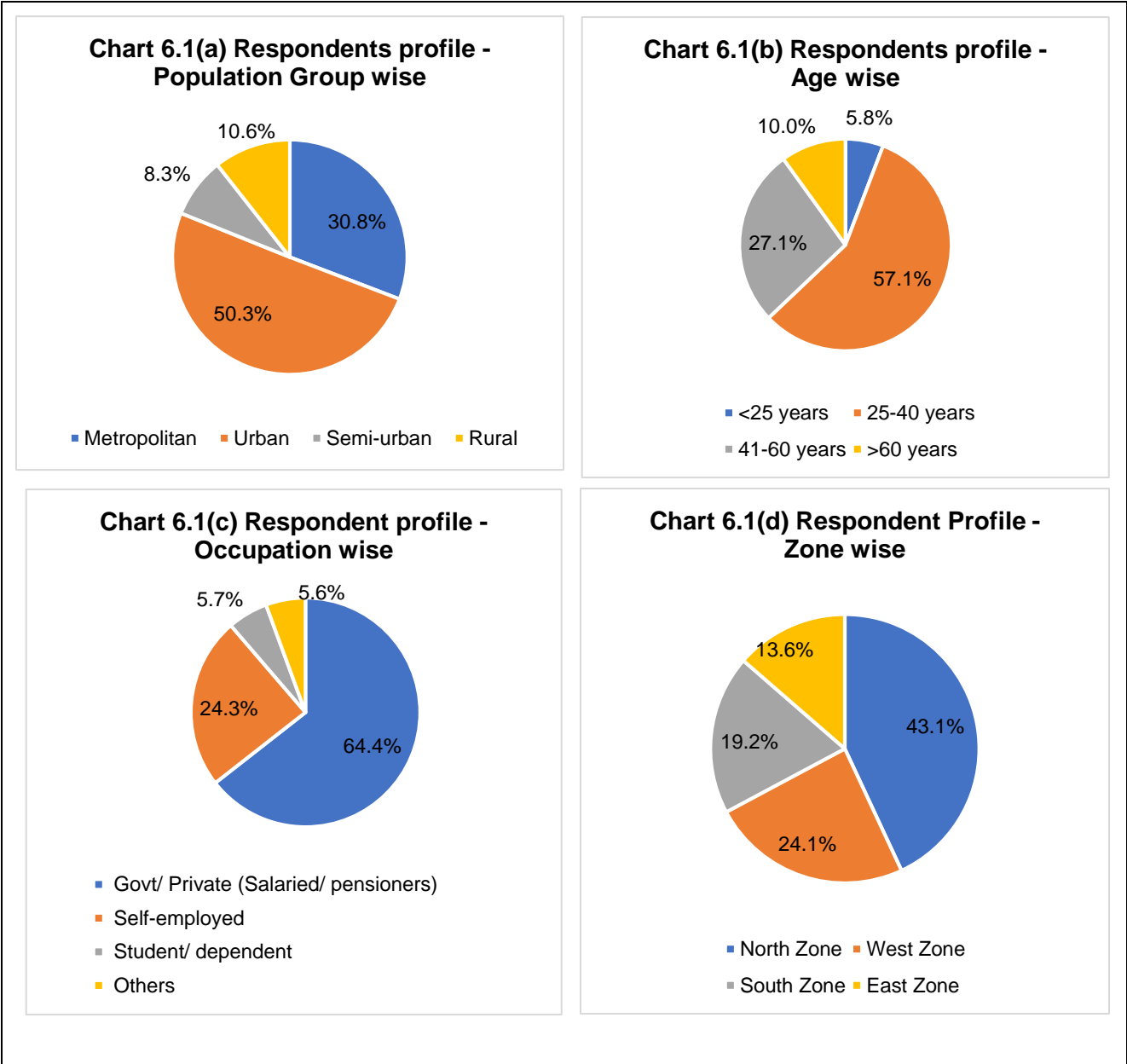
IOS, 2021, 'Charter of Customer Rights', safe digital banking practices, etc. in order to ensure deeper and focused percolation of the financial consumer awareness on safe banking, RBI's AGR avenues and extant regulations for protection of consumer interests. The event was undertaken in English, Hindi and vernacular languages and was aired on Doordarshan, All India Radio, FM and local TV channels across all regions/ states of India. These interactions have also been uploaded by media channels on social media platforms such as You Tube, Twitter and Facebook, etc.

6.12 Further, CEPD also conducted digital awareness drives through print/ television advertisements on the RB-IOS, 2021, safe banking practices, RBI regulations on consumer protection etc. Moreover, 175 awareness programmes and 29 townhall meetings were conducted through the ORBIOs and CEPCs with focus on specific groups such as servicemen, school/ college students, consumer groups etc. A list of the awareness programmes conducted by Ombudsmen is provided at **Appendix 6.2**.

6.13 Further, awareness messages on safe banking practices were hosted on the Reserve Bank website, the '*RBI Kehta Hai*' webpage and the CMS webpage and included information on 'cyber frauds', 'safe digital banking', 'Ombudsman Schemes of RBI' and the 'CMS' portal, etc.

Nationwide Customer Satisfaction Survey for RB-IOS, CRPC and the Contact Center

6.14 Six months post the launch of RB-IOS, 2021, a nationwide customer satisfaction survey was taken up to assess the satisfaction level of the complainants who had approached the RBI Ombudsman for redress of their grievances. Based on a volume of around 3.5 lakh complaints received during a year at the ORBIOs, a sample size of 4,120 was designed stratifying them across states and population groups (i.e. Metropolitan regions, urban, semi-urban, and rural areas). The survey was conducted through a third-party agency through telephonic access. The profile of the respondents for the survey is detailed in the **Chart 6.1**.



6.15 The major findings from the above survey are:

- i. 60.09% of the respondents (who had lodged a complaint both under one of the erstwhile Ombudsman Schemes and the current RB-IOS) felt that the overall process under RB-IOS has improved, including registration, handling of complaint and resolution time;
- ii. 64.06% of the respondents felt that they were provided with necessary/ relevant/ correct information when they had approached the Contact Centre;
- iii. The overall satisfaction level of respondents with all the ORBIOs stood at 59.55%;
- iv. 83.26% of the respondents agreed to have received acknowledgement promptly.

6.17 It is felt that the RB-IOS, 2021 is stabilizing well, with improved systems and efficiency brought in through CRPC and Contact Center. RBI is also intensifying its efforts to increase awareness regarding the RB-IOS, 2021.

Framework for Strengthening the Grievance Redress of banks

6.18 Reserve Bank rolled out the 'Framework for Strengthening the Grievance Redress of banks' in January 2021, comprising enhanced disclosures requirements, intensive review of banks' internal grievance redress mechanism and, supervisory/ regulatory actions against banks having persistent issues in their grievance redress mechanism. The framework introduced recovery of the cost of redressal of complaints at Ombudsmen offices, from the outlier banks to incentivize banks to strengthen their internal grievance redressal systems. The framework is expected to bring improvements in the quality of customer service and grievance redress culture in banks and thus reduce the origination of customer complaints. For the year 2021-22, recoveries to the tune of ₹7.80 crore shall be made from 33 banks.

Winding down of Banking Codes and Standards Board of India (BCSBI)

6.19 BCSBI was institutionalized based on the recommendation of the Committee on Procedures and Performance Audit of Public Services under the chairmanship of Shri S.S.Tarapore, former DG of RBI. It was registered as an independent and autonomous body under the Societies Registration Act, 1860 in February 2006. Upon a review conducted by CEPD, it was concluded that Reserve Bank can, by itself, undertake the activities that were identified for BCSBI; and that the BCSBI had now served the purpose for which it was set up. As such, the need for BCSBI to continue was reviewed based on the directions of the Committee of the Central Board in its meeting dated January 30, 2019 and its dissolution was approved. BCSBI ceased its operations and initiated the dissolution process in late 2019, which was however delayed invariably due to the onset of pandemic in March 2020 hindering the conduct of General Body Meeting with member banks for passing of resolution. However, the same was conducted in September 2021 and the BCSBI is in an advanced stage of dissolution. CEPD has taken up with IBA for future updation of the BCSBI's Codes, i.e., "Code of Bank's Commitment to Customers" and "Code of Bank's Commitment to Micro and Small Enterprises", and management of the membership of the banks. Documents/ historical records relating to BCSBI are in the process of being archived for future reference.

Way forward

6.20 During the period April 1, 2022 to March 31, 2023, CEPD will work towards the following action plans:

- i. Review of the guidelines issued under “Strengthening of grievance redress framework for banks” in January 2021.
- ii. Extension of the ambit of the RB-IOIS, 2021 to more REs that are not covered presently under the Scheme like Housing Finance Companies (HFC) etc;
- iii. Extension of IO Scheme for Credit Information Companies (CICs) and HFCs;
- iv. Intensified awareness initiatives to ensure percolation to the remotest and untouched regions and hitherto, excluded segments of population.

6.21 Appropriate regulatory initiatives regarding financial consumer protection will be further enhanced to identify issues to be addressed and improve the grievance redress mechanism of REs as well as the RBI, and measures for implementation of the framework for financial education shall be improved.

Chapter 7:

Complaints received through Centralised Public Grievance Redress and Monitoring System (CPGRAMS) and applications under Right to Information (RTI) Act, 2005

During the year 4,956 complaints were received through CPGRAMS and 1,397 applications were received under the RTI Act, 2005 in all the ORBIOs which were replied to.

CPGRAMS

7.1 CPGRAMS is a mechanism to receive and address consumer complaints regarding different products and schemes offered by the GoI or its agencies. The CPGRAMS portal has been developed by the Department of Administrative Reforms and Public Grievances of GoI. Government departments and banks are subordinate offices in this portal. CEPD is the Nodal Office for the Reserve Bank, and the ORBIOs, *inter-alia*, are its subordinate offices.

7.2 During the year, 4,956 complaints were received by all the ORBIOs through CPGRAMS. A comparative position of the complaints received through this portal and handled by the ORBIOs during the last three years is given at **Appendix 7.1**.

RTI Act, 2005

7.3 The RBI Ombudsmen are the Central Public Information Officers (CPIOs) under the RTI Act, 2005 to receive applications and furnish information related to complaints handled by the ORBIOs. During the year, 1,397 RTI applications were received by all the ORBIOs. The office-wise position of such applications received during the last three years is detailed at **Appendix 7.2**.

APPENDICES

Appendices pertaining to Activities during April 1, 2021 to March 31, 2022

Appendix 1.1: Category wise receipt of complaints under the Ombudsman Schemes for the past three years

Nature of Complaints	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Complaints against banks			
ATM / Debit Cards	67,800	60,203	41,375
	21.97%	17.62%	15.43%
Mobile / electronic banking	41,310	44,385	39,388
	13.38%	12.99%	14.69%
Credit Cards	28,713	40,721	32,162
	9.30%	11.92%	12.00%
Non-observance of FPC	36,215	33,898	24,446
	11.73%	9.92%	9.12%
Loans and advances	16,437	20,218	24,507
	5.33%	5.92%	9.14%
Failure to meet commitments	25,036	35,999	22,031
	8.11%	10.53%	8.22%
Deposit Accounts related	8,778	8,580	16,388
	2.84%	2.51%	6.11%
Levy of charges without prior notice	18,558	20,949	12,765
	6.01%	6.13%	4.76%
Pension payments	6,307	4,966	6,179
	2.04%	1.45%	2.30%
Non-adherence to BCSBI Codes	14,194	14,490	4,816
	4.60%	4.24%	1.80%
Remittances	4,045	3,394	3,235
	1.31%	0.99%	1.21%
DSAs and recovery agents	1,406	2,440	1,604
	0.46%	0.71%	0.60%
Para banking	1,117	1,236	1,480
	0.36%	0.36%	0.55%
Notes and Coins	514	332	296
	0.17%	0.10%	0.11%
Out of purview of BOS	8,996	10,250	5,726
	2.91%	3.00%	2.14%
Others	29,204	39,686	31,687
	9.46%	11.61%	11.82%
Total (Banks)	3,08,630	3,41,747	2,68,085

Nature of Complaints	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
Complaints against NBFCs			
Loans & Advances related / Non-adherence to FPC	7,052	17,915	18,729
	36.29%	48.48%	56.22%
Non-observance of RBI directions	3,607	6,114	1,881
	18.56%	16.55%	5.65%
Levy of charges without prior notice	1,628	3,189	1,751
	8.38%	8.63%	5.26%
Non-transparency in contract/ loan	1,704	1,833	512
	8.77%	4.96%	1.54%
Delay in repayment of deposits	395	536	319
	2.03%	1.45%	0.96%
Delay in release of securities/ documents	268	417	284
	1.38%	1.13%	0.85%
No communication about loan sanctioned	399	375	264
	2.05%	1.01%	0.79%
Delay in payment of interest	232	386	185
	1.19%	1.04%	0.56%
Non-understandable or no adequate notice on terms and conditions	82	145	91
	0.42%	0.39%	0.27%
Non-understandable or non-issuance of sanction letter/ terms	49	85	46
	0.25%	0.23%	0.14%
Not covered under Clause 8 of the Scheme	474	1,169	1,626
	2.44%	3.16%	4.88%
Others	3,542	4,787	7,626
	18.23%	12.95%	22.89%
Total (NBFCs)	19,432	36,951	33,314
Complaints against NBPSPs			
Mobile/Electronic Fund Transfers / Mobile/Electronic Banking	598	824	1,209
	24.10%	22.93%	39.04%
Fund Transfers/ UPI/ BBPS/ Bharat QR Code	1,089	1,775	951
	43.89%	49.39%	30.71%
Prepaid Payment Instruments (PPI)	198	253	218
	7.98%	7.04%	7.04%
Non-reversal of Funds due to Wrong Beneficiary Transfer by System Participant	218	291	186

Nature of Complaints	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Mar)
	8.79%	8.10%	6.01%
Violation of RBI Directives in relation to Fees/Charges	58	100	61
	2.34%	2.78%	1.97%
Out of Subject	75	57	11
	3.02%	1.59%	0.36%
Others	245	294	461
	9.88%	8.18%	14.89%
Total (NBPSPs)	2,481	3,594	3,097
Grand Total	3,30,543	3,82,292	3,04,496*

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOs.

Appendix 1.2: ORBIO-wise position of Appeals received during April 1, 2021 to March 31, 2022

ORBIO	OVERALL	BOS	OSNBFC	OSDT	RBIOs
Ahmedabad	3	2	0	0	1
Bangalore	1	1	0	0	0
Bhopal	1	0	0	0	1
Bhubaneswar	4	2	0	0	2
Chandigarh	7	6	0	0	1
Chennai	24	13	9	0	2
Dehradun	0	0	0	0	0
Guwahati	4	0	0	0	4
Hyderabad	2	0	0	0	2
Jaipur	1	0	0	0	1
Jammu	2	1	0	0	1
Kanpur	16	13	0	0	3
Kolkata	1	0	0	0	1
Mumbai-I	4	4	0	0	0
Mumbai-II	7	3	0	0	4
New Delhi-I	6	2	0	0	4
New Delhi-II	1	0	1	0	0
New Delhi-III	5	3	0	0	2
Patna	0	0	0	0	0
Raipur	1	0	0	0	1
Ranchi	0	0	0	0	0
Thiruvananthapuram	2	1	0	0	1
Total	92	51	10	0	31

Appendix 1.3: Office-wise Cost of handling complaints at ORBIOs

Office	Average Cost	Total Cost
Ahmedabad	3,983	65,452,408
Bengaluru	3,820	56,781,829
Bhopal	3,432	43,951,512
Bhubaneswar	6,089	46,870,000
Chandigarh	2,061	41,800,000
Chennai	3,567	77,533,000
Dehradun	2,132	17,910,000
Guwahati	8,852	48,277,000
Hyderabad	3,865	59,970,000
Jaipur	2,897	52,230,013
Jammu	4,749	23,990,000
Kanpur	2,104	54,940,000
Kolkata	4,608	70,787,210
Mumbai-I	2,865	55,546,975
Mumbai-II	2,166	45,650,000
New Delhi-I	4,122	63,071,638
New Delhi-II	2,347	63,453,492
New Delhi-III	7,237	66,000,000
Patna	3,132	44,193,930
Raipur	4,161	22,279,000
Ranchi	3,660	22,340,000
Thiruvananthapuram	4,937	39,260,000
CRPC	327	48,812,000
CMS Cost	190	79,571,790
Cost of handling a complaint	2,895	121,06,71,797

Appendix 1.4: Complainant group-wise classification of complaints

Complainant Type	2019-20	2020-21	2021-22	(Apr 1, 2021 - Nov 11, 2021)			Nov 12, 2021- Mar 31, 2022
	(Jul-Jun)	(Apr-Mar)	(Apr-Mar)	BOS	OSNBFC	OSDT	RB-IOS
Individual	2,73,432	3,05,093	2,43,244	1,70,614	10,466	1,762	60,402
	82.72%	79.81%	79.88%	81.56%	51.21%	77.25%	83.22%
Individual – Business	10,831	13,614	10,400	7,906	609	85	1,800
	3.28%	3.56%	3.42%	3.78%	2.98%	3.73%	2.48%

Complainant Type	2019-20	2020-21	2021-22	(Apr 1, 2021 - Nov 11, 2021)			Nov 12, 2021- Mar 31, 2022
	(Jul-Jun)	(Apr-Mar)	(Apr-Mar)	BOS	OSNBFC	OSDT	RB-IOS
Proprietorship / Partnership	5,583	7,505	6,712	4,795	351	31	1,535
	1.69%	1.96%	2.20%	2.29%	1.72%	1.36%	2.11%
Limited Company	6,917	8,381	7,427	4,712	525	72	2,118
	2.09%	2.19%	2.44%	2.25%	2.57%	3.16%	2.92%
Trust	559	665	613	428	28	7	150
	0.17%	0.17%	0.20%	0.20%	0.14%	0.31%	0.21%
Association	446	372	427	288	11	5	123
	0.13%	0.10%	0.14%	0.14%	0.05%	0.22%	0.17%
Government Department	5,180	6,447	4,993	3,827	58	54	1,054
	1.57%	1.69%	1.64%	1.83%	0.28%	2.37%	1.45%
PSU	1,297	1,475	1,799	803	14	5	977
	0.39%	0.39%	0.59%	0.38%	0.07%	0.22%	1.35%
Senior Citizen	8,237	10,061	9,244	7,185	103	32	1,924
	2.49%	2.63%	3.04%	3.43%	0.50%	1.40%	2.65%
Others	18,061	28,679	19,637	8,638	8274	228	2,497
	5.46%	7.50%	6.45%	4.13%	40.48%	10.00%	3.44%
Total	3,30,543	3,82,292	3,04,496*	2,09,196	20,439	2,281	72,580

* Apart from the figures given in the above table, 1,13,688 complaints were closed at CRPC during 2021-22 under RB-IOS.

Appendix 1.5: Mode of disposal of Maintainable Complaints against Scheduled Commercial Banks

Name of the Bank	Total Maintainable Complaints disposed during the year 2021-22	Of (2), Complaints resolved through conciliation/ mediation/issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
Public Sector Banks				
STATE BANK OF INDIA	35,106	22,568	3	0
BANK OF BARODA	7,754	5,412	3	0
BANK OF INDIA	4,635	3,279	0	0
BANK OF MAHARASHTRA	1,103	712	2	0
CANARA BANK	7,131	4,855	1	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2021-22	Of (2), Complaints resolved through conciliation/ mediation/issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
CENTRAL BANK OF INDIA	4,433	3,116	1	0
INDIAN BANK	5,336	3,704	2	0
INDIAN OVERSEAS BANK	1,516	858	0	0
PUNJAB AND SIND BANK	564	370	0	0
PUNJAB NATIONAL BANK	12,389	8,765	2	0
UCO BANK	1,539	1,017	0	0
UNION BANK OF INDIA	7,970	5,584	1	0
All Public Sector Banks	89,476	60,240	15	0
Private Sector Banks				
AXIS BANK LIMITED	10,181	6,222	0	0
BANDHAN BANK LIMITED	419	245	0	0
CSB BANK LTD	61	34	0	0
CITY UNION BANK LIMITED	175	90	0	0
DCB BANK LIMITED	353	205	0	0
DHANLAXMI BANK LIMITED	31	16	0	0
FEDERAL BANK LTD	569	324	0	0
HDFC BANK LTD.	10,499	6,000	0	0
ICICI BANK LIMITED	12,174	6,600	0	0
IDBI BANK LIMITED	1,475	843	0	0
IDFC FIRST BANK LIMITED	2,108	1,421	0	0
INDUSIND BANK LTD	3,279	1,763	1	0
JAMMU & KASHMIR BANK LTD	419	241	0	0
KARNATAKA BANK LTD	381	202	0	0
KARUR VYSYA BANK LTD	320	166	0	0
KOTAK MAHINDRA BANK LTD.	4,708	2,767	1	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2021-22	Of (2), Complaints resolved through conciliation/ mediation/issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
NAINITAL BANK LTD	37	20	0	0
RBL BANK LTD	4,615	3,122	0	0
SOUTH INDIAN BANK LTD	251	121	1	0
TAMILNAD MERCANTILE BANK LTD	209	93	0	0
YES BANK LTD.	1,563	911	1	0
All Private Sector Banks	53,827	31,406	4	0
Payment Banks				
AIRTEL PAYMENTS BANK LIMITED	1,793	1,385	0	0
FINO PAYMENTS BANK LIMITED	107	64	0	0
INDIA POST PAYMENTS BANK LIMITED	118	67	0	0
JIO PAYMENTS BANK LIMITED	5	1	0	0
NSDL PAYMENTS BANK LIMITED	45	36	0	0
PAYTM PAYMENTS BANK LIMITED	1,275	828	0	0
All Payment Banks	3,343	2,381	0	0
Small Finance Banks				
AU SMALL FINANCE BANK LIMITED	412	253	0	0
CAPITAL SMALL FINANCE BANK LIMITED	23	10	0	0
EQUITAS SMALL FINANCE BANK LIMITED	202	107	0	0
ESAF SMALL FINANCE BANK LIMITED	31	19	0	0
FINCARE SMALL FINANCE BANK LIMITED	107	78	0	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2021-22	Of (2), Complaints resolved through conciliation/ mediation/issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
JANA SMALL FINANCE BANK LIMITED	130	80	0	0
NORTH EAST SMALL FINANCE BANK LIMITED	2	1	0	0
SURYODAY SMALL FINANCE BANK LIMITED	22	13	0	0
UJJIVAN SMALL FINANCE BANK LIMITED	163	83	0	0
UTKARSH SMALL FINANCE BANK LIMITED	43	21	0	0
All Small Finance Banks	1,135	665	0	0
Foreign Banks				
AB BANK LIMITED	-	-	0	0
ABU DHABI COMMERCIAL BANK PJSC	-	-	0	0
AMERICAN EXPRESS BANKING CORP.	204	122	0	0
BARCLAYS BANK PLC	14	11	0	0
BANK OF AMERICA NATIONAL ASSOCIATION	2	-	0	0
BANK OF BAHRAIN & KUWAIT B.S.C.	-	-	0	0
BNP PARIBAS	-	-	0	0
CITIBANK N.A	909	475	0	0
DBS BANK INDIA LIMITED	270	136	0	0
DEUTSCHE BANK AG	86	60	0	0
DOHA BANK QSC	1	1	0	0
EMIRATES NBD BANK (P.J.S.C.)	-	-	0	0
FIRSTRAND BANK LTD	-	-	0	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2021-22	Of (2), Complaints resolved through conciliation/ mediation/issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	259	155	0	0
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	-	-	0	0
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	-	-	0	0
MIZUHO BANK LTD	1	-	0	0
MUFG BANK LTD.	-	-	0	0
NATWEST MARKETS PLC (ERSTWHILE THE ROYAL BANK OF SCOTLAND PLC)	8	5	0	0
SBM BANK (MAURITIUS)LTD.	72	54	0	0
SHINHAN BANK	3	3	0	0
SONALI BANK	-	-	0	0
STANDARD CHARTERED BANK	1,091	669	0	0
UNITED OVERSEAS BANK LTD	-	-	0	0
WOORI BANK	1	1	0	0
All Foreign Banks	2,921	1,692	0	0
All Regional Rural Banks	2,416	1,644	1	0
All Scheduled Commercial Banks	153,118	98,028	20	0
Others (including Cooperative banks, NBFCs, PPIs)	22,623	13,792	13	0
GRAND TOTAL	175,741	1,11,820	33	0

Appendices pertaining to BOS

Appendix 2.1: Mode of receipt of complaints under the BOS (April 1, 2021 – November 11, 2021)

Mode of Receipt	No. of complaints received during			% change (Y-o-Y - annualised)
	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr-Nov)	
Email	1,09,740	1,07,443	57,694	-12.9%
	35.56%	31.44%	27.58%	
Online	1,54,580	2,01,581	1,29,845	4.5%
	50.09%	58.99%	62.07%	
Post/Fax/Courier/hand delivery	44,310	32,723	21,657	7.4%
	14.36%	9.58%	10.35%	
Total	3,08,630	3,41,747	2,09,196	-0.7%

Appendix 2.2: Zone-wise receipt of complaints under BOS

OBO	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Nov)
East Zone			
Bhubaneswar	5,311	6,783	4,585
Guwahati	3,641	3,493	2,425
Kolkata	11,699	14,207	9,192
Patna	17,392	17,253	10,369
Ranchi	4,581	4,724	3,189
Total	42,624	46,460	29,760
% share to All India	13.81%	13.59%	14.23%
North Zone			
Chandigarh	31,594	36,488	17,038
Dehradun	7,858	7,919	5,470
Jaipur	18,144	21,859	14,794
Jammu	1,530	1,744	1,331
Kanpur	23,895	26,278	20,872
New Delhi-I	18,147	22,957	11,836
New Delhi-II	20,817	19,956	12,377
New Delhi-III	9,589	11,011	5,606
Total	131,574	148,212	89,324
% share to All India	42.63%	43.37%	42.70%
South Zone			
Bengaluru	18,475	17,114	10,356
Chennai	17,724	19,697	13,137
Hyderabad	19,947	21,898	11,404

OBO	2019-20 (Jul-Jun)	2020-21 (Apr-Mar)	2021-22 (Apr-Nov)
Thiruvananthapuram	6,696	7,103	4,506
Total	62,842	65,812	39,403
% share to All India	20.36%	19.26%	18.84%
West Zone			
Ahmedabad	16,008	20,945	12,634
Bhopal	14,510	15,482	9,562
Mumbai-I	19,473	22,268	15,035
Mumbai-II	17,917	18,604	11,261
Raipur	3,682	3,964	2,217
Total	71,590	81,263	50,709
% share to All India	23.20%	23.78%	24.24%
All India Total	3,08,630	3,41,747	2,09,196

**Appendix 2.3: Office-wise receipt and disposal of complaints received under BOS during
April 1, 2021 – November 11, 2021.**

BO	Complaints pending at the beginning of the Year	Complaints transferred from CEPCs and Draft Complaints	Complaints received during the Year	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
Ahmedabad	21	102	12,634	12,757	12,757	0	100.00%
Bengaluru	1,494	80	10,356	11,930	11,930	0	100.00%
Bhopal	710	34	9,562	10,306	10,306	0	100.00%
Bhubaneswar	151	4	4,585	4,740	4,740	0	100.00%
Chandigarh	0	48	17,038	17,086	17,086	0	100.00%
Chennai	332	43	13,137	13,512	13,512	0	100.00%
Dehradun	174	22	5,470	5,666	5,666	0	100.00%
Guwahati	20	10	2,425	2,455	2,455	0	100.00%
Hyderabad	188	26	11,404	11,618	11,618	0	100.00%
Jaipur	872	22	14,794	15,688	15,688	0	100.00%
Jammu	1	3	1,331	1,335	1,335	0	100.00%
Kanpur	1,794	126	20,872	22,792	22,792	0	100.00%
Kolkata	678	81	9,192	9,951	9,951	0	100.00%
Mumbai-I	398	205	15,035	15,638	15,638	0	100.00%
Mumbai-II	258	162	11,261	11,681	11,681	0	100.00%
New Delhi-I	532	32	11,836	12,400	12,400	0	100.00%
New Delhi-II	1,455	49	12,377	13,881	13,881	0	100.00%
New Delhi-III	207	43	5,606	5,856	5,856	0	100.00%
Patna	525	105	10,369	10,999	10,999	0	100.00%
Raipur	25	8	2,217	2,250	2,250	0	100.00%
Ranchi	48	11	3,189	3,248	3,248	0	100.00%
Thiruvananthapuram	199	39	4,506	4,744	4,744	0	100.00%
Total	10,082	1,255	2,09,196	2,20,533	2,20,533	0	100.00%

Appendices pertaining to OSNBFC

Appendix 3.1: Mode of receipt of complaints

Mode of receipt	No. of complaints received during		
	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Email	10,365	18,156	8,713
	53.34%	49.14%	42.63%
Online	7,737	16,999	10,535
	39.82%	46.00%	51.54%
Post / Fax / Courier / hand delivery	1,330	1,796	1,191
	6.84%	4.86%	5.83%
Total	19,432	36,951	20,439

Appendix 3.2: ONBFCO-wise position of complaints during April 1, 2021 to November 11, 2021

ONBFC-O	Complaints brought forward from previous year	Complaints received	Complaints of 2020-21 (transferred from CEPCs and drafts converted)	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal
Chennai	184	4,415	18	4,619	4,619	0	100%
Delhi	1,135	8,628	192	9,946	9,946	0	100%
Kolkata	0	1,870	33	1,905	1,905	0	100%
Mumbai	0	5,526	76	5,607	5,607	0	100%
Total	1,319	20,439	319	22,077	22,077	0	100%

Appendix 3.3: NBFCO-wise position of maintainable complaints disposed during April 1, 2021 to November 11, 2021

ONBFCO	Maintainable	Non-maintainable	Total Disposed
Chennai	2,969	1,650	4,619
Delhi	5,549	4,397	9,946
Kolkata	1,194	711	1,905
Mumbai	2,441	3,166	5,607

ONBFCO	Maintainable	Non-maintainable	Total Disposed
Total	12,153	9,924	22,077

Appendices pertaining to OSDT

Appendix 4.1: Mode of receipt of complaints

Mode of receipt	No. of complaints received during		
	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Email	227	260	154
	9.15%	7.23%	6.75%
Online	2,239	3331	2124
	90.25%	92.68%	93.12%
Post/ Fax/ Courier/ Hand delivery	15	3	3
	0.60%	0.08%	0.13%
Total	2,481	3,594	2,281

Appendix 4.2: Zone-wise receipt of complaints

East Zone	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Bhubaneshwar	75	137	94
Guwahati	20	50	27
Kolkata	220	239	201
Patna	122	203	130
Ranchi	41	41	29
Total	478	670	481

North Zone	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Chandigarh	108	131	73
Dehradun	55	51	28
Jaipur	141	235	129
Jammu	8	23	25
Kanpur	131	221	115
New Delhi-I	142	281	137
New Delhi-II	128	129	106
New Delhi-III	55	80	42
Total	768	1151	655

South Zone	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Bengaluru	222	293	189
Chennai	133	149	116
Hyderabad	196	263	204
Thiruvananthapuram	27	19	10
Total	578	724	519

West Zone	2019-20 (Jul-Jun)	2020-21 (Apr - Mar)	2021-22 (Apr 1, 2021 - Nov 11, 2021)
Ahmedabad	74	133	94
Bhopal	167	305	138
Mumbai-I	176	211	186
Mumbai-II	217	346	182
Raipur	23	54	26
Total	657	1049	626

Appendix 4.3: Office-wise receipt and disposal of complaints received at OODTs during the year

Name of the ODT	Complaints pending at the beginning of the year	Complaints of 2020-21 (transferred from CEPCs and drafts converted)	Complaints received during the year (Apr 1, 2021 to Nov 11, 2021)	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
Ahmedabad	0	0	94	94	94	0	100.00
Bengaluru	20	0	189	209	209	0	100.00
Bhopal	3	1	138	142	142	0	100.00
Bhubaneswar	0	0	94	94	94	0	100.00
Chandigarh	0	0	73	73	73	0	100.00
Chennai	0	0	116	116	116	0	100.00
Dehradun	3	0	28	31	31	0	100.00
Guwahati	0	0	27	27	27	0	100.00
Hyderabad	0	0	204	204	204	0	100.00
Jaipur	0	0	129	129	129	0	100.00
Jammu	0	0	25	25	25	0	100.00
Kanpur	1	0	115	116	116	0	100.00

Name of the ODT	Complaints pending at the beginning of the year	Complaints of 2020-21 (transferred from CEPCs and drafts converted)	Complaints received during the year (Apr 1, 2021 to Nov 11, 2021)	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
Kolkata	0	5	201	206	206	0	100.00
Mumbai I	0	4	186	190	190	0	100.00
Mumbai II	0	2	182	184	184	0	100.00
New Delhi I	0	0	137	137	137	0	100.00
New Delhi II	0	0	106	106	106	0	100.00
New Delhi III	0	1	42	43	43	0	100.00
Patna	1	2	130	133	133	0	100.00
Raipur	0	0	26	26	26	0	100.00
Ranchi	0	0	29	29	29	0	100.00
Thiruvananthapuram	0	0	10	10	10	0	100.00
Grand Total	28	15	2,281	2,324	2,324	0	100.00

Appendix 4.4: OODT-wise distribution of maintainable complaints

Name of the ODT	No. of maintainable complaints
Ahmedabad	4
Bengaluru	141
Bhopal	108
Bhubaneswar	51
Chandigarh	31
Chennai	41
Dehradun	14
Guwahati	15
Hyderabad	40
Jaipur	94
Jammu	13
Kanpur	30
Kolkata	115
Mumbai I	5
Mumbai II	52
New Delhi I	60

Name of the ODT	No. of maintainable complaints
New Delhi II	44
New Delhi III	33
Patna	12
Raipur	12
Ranchi	10
Thiruvananthapuram	2
Grand Total	927

Appendices pertaining to RB-IOS, 2021

Appendix 5.1 – Mode of receipt of complaints during November 12, 2021 to March 31, 2022

Mode of receipt	Number of complaints received	% to total complaints
CMS Portal	40,029	55.15%
CPGRAMS	1,354	1.87%
Email	19,980	27.53%
Physical Letter	11,217	15.45%
TOTAL	72,580	100%

Appendix 5.2 – Zone-wise distribution of complaints received during November 12, 2021 to March 31, 2022

ORBIO	Number of complaints received
North Zone	
Chandigarh	3,159
Dehradun	2,844
Jaipur	3,222
Jammu	2,944
Kanpur	3,227
New Delhi I	3,337
New Delhi II	3,148
New Delhi III	3,235
TOTAL	25,116
% Share to All India	34.60%
West Zone	
Ahmedabad	3,698
Bhopal	3,141
Mumbai I	3,585
Mumbai II	3,703
Raipur	3,119
TOTAL	17,246
% Share to All India	23.76%
East Zone	
Bhubaneswar	3,127
Guwahati	2,992
Kolkata	3,503

ORBIO	Number of complaints received
Patna	3,107
Ranchi	3,089
TOTAL	15,818
% Share to All India	21.79%
South Zone	
Bengaluru	3,451
Chennai	3,728
Hyderabad	3,604
Thiruvananthapuram	3,617
TOTAL	14,400
% Share to All India	19.84%

Appendix 5.3 – Entity group-wise classification of complaints received during November 12, 2021 to March 31, 2022

Entity Group	Number of complaints received
Public Sector Banks	35,582
	49.02%
Private Sector Banks	21,572
	29.72%
Payments and Small Finance Banks	1,976
	2.72%
Foreign Banks	1,276
	1.76%
RRBs/ Scheduled Primary Urban Co-op. Banks	2,216
	3.05%
NBFC	4,233
	5.83%
PPI/BBPOU	976
	1.34%
Others	4,749
	6.54%
Total	72,580

Note: Figures in % indicate percentage share to total complaints.

Appendix 6.1: Important notifications relating to Customer Service issued by RBI in 2021-22 (Apr - Mar)

Date of the circular	Summarized Instructions
April 1, 2021	Master Circular on Facility for Exchange of Notes and Coins (<u>RBI/2021-22/01 DCM (NE) No.G-4/08.07.18/2021-22</u>): Mandates, <i>inter-alia</i> , all branches of banks in all parts of the country to issue fresh/ good quality notes and coins of all denominations on demand to the members of public, so that there is no need for them to approach the RBI Regional Offices for this purpose, exchange soiled/ mutilated/ defective notes and accept coins and notes either for transactions or exchange.
April 1, 2021	Master Circular – Scheme of Penalties for bank branches including Currency Chests based on performance in rendering customer service to the members of public (<u>RBI/2021-22/03 DCM (CC) No.G-3/03.44.01/2021-22</u>): The Scheme has been formulated to ensure that all bank branches provide better customer service to members of public with regard to exchange of notes and coins, in keeping with the objectives of Clean Note Policy.
June 10, 2021	Usage of Automated Teller Machines / Cash Recycler Machines – Review of Interchange Fee and Customer Charges (<u>RBI/2021-22/52 DPSS.CO.OD.No.S-182/06.07.011/2021-22</u>): Considering the need to balance expectations of stakeholder entities and customer convenience, it has been decided to increase the customer charges to ₹21 per transaction. This increase shall be effective from January 1, 2022. Further the interchange fee per transaction has been increased from ₹15 to ₹17 for financial transactions and from ₹5 to ₹6 for non-financial transactions in all centres. This is effective from August 1, 2021.
June 28, 2021	Guidelines for Managing Risk in Outsourcing of Financial Services by Co-operative Banks (<u>RBI/2021-22/64DOR.ORG.REC.27/ 21.04.158/ 2021-22</u>): Co-operative Banks have been mandated to clearly indicate that its Grievance Redressal Machinery will also deal with the issues relating to services provided by the outsourced agencies. The name and contact number of designated grievance redressal officer of the co-operative bank should be made known and widely publicised.

July 02, 2021	Review of Instructions on Interest on overdue domestic deposits (<u>RBI/2021-22/66 DoR.SPE.REC.29/13.03.00/2021-2022</u>): It has been decided that if a Term Deposit (TD) matures and proceeds are unpaid, the amount left unclaimed with the bank shall attract rate of interest as applicable to savings account or the contracted rate of interest on the matured TD, whichever is lower.
August 03, 2021	Framework for Outsourcing of Payment and Settlement-related Activities by Payment System Operators (<u>RBI/2021-22/76 CO.DPSS.POLC.No.S-384/02.32.001/2021-2022</u>): Responsibility of addressing the grievances of its customers shall rest with the Payment System Operators (PSO), including services provided by the outsourced agency. A PSO which has outsourced its customer grievance redressal function must also provide its customers the option of direct access to its nodal officials for raising and/ or escalating complaints.
August 10, 2021	Monitoring of Availability of Cash in ATMs (<u>RBI/2021-22/84 DCM (RMMT) No.S153/11.01.01/2021-22</u>): The Scheme of Penalty for non-replenishment of ATMs has been formulated to ensure that sufficient cash is available to public through ATMs. Cash-out at any ATM of more than ten hours in a month will attract a flat penalty of ₹ 10,000/- per ATM. In case of White Label ATMs (WLAs), the penalty would be charged to the bank which is meeting the cash requirement of that particular WLA.
August 18, 2021	Safe Deposit Locker/Safe Custody Article Facility provided by the banks - Revised Instructions (<u>RBI/2021-2022/86 DOR.LEG.REC/40/09.07.005/2021-22</u>): The instructions cover fresh guidelines related to locker allotment, due diligence, locker operations, the internal controls by banks, nomination facilities and also settlement of claims, amidst others.
August 25, 2021	Tokenisation – Card Transactions : Extending the Scope of Permitted Devices (<u>RBI/2021-22/92 CO.DPSS.POLC.No.S-469/02-14-003/2021-22</u>): The scope of tokenisation includes consumer devices such as laptops, desktops, wearables (wrist watches, bands, etc.), Internet of Things (IoT) devices, etc. This initiative is expected to make card transactions more safe, secure and convenient for the users.
August 27, 2021	Review of incentive and other measures to enhance distribution of coins (<u>RBI/2021-22/93 DCM (CC) No.97527/03.41.01/2021-22</u>): To

	ensure that all bank branches provide better customer service and extend the outreach, an incentive of ₹65/- per bag for distribution of coins (instead of ₹25/- as earlier) will be paid on the basis of net withdrawal from currency chest (CCs), without waiting for claims from banks.
September 07, 2021	Tokenisation – Card Transactions: Permitting Card-on-File Tokenisation (CoFT) Services (<u>RBI/2021-22/96 CO.DPSS.POLC.No.S-516/02-14-003/2021-22</u>): To enable cardholders to benefit from the security of tokenised card transactions, it has been, <i>inter-alia</i> , decided to effect tokenisation of card data with explicit customer consent requiring Additional Factor of Authentication (AFA) validation by card issuer.
November 12, 2021	Reserve Bank - Integrated Ombudsman Scheme, 2021 (Ref. <u>CEPD. PRD. No.S873/13.01.001/2021-22</u>): To make the alternate dispute redress mechanism simpler and more responsive to the customers of entities regulated by RBI, the three Ombudsman schemes – (i) <u>BOS, 2006</u> , as amended up to July 01, 2017; (ii) <u>OSNBFC, 2018</u> ; and (iii) <u>the OSDT, 2019</u> were integrated into the <u>RB.IOS, 2021</u> , which came into force from November 12, 2021.
November 15, 2021	Appointment of Internal Ombudsman (IO) by Non-Banking Financial Companies (<u>RBI/2021-2022/126CO.CEPD.PRS.No.S874/13-01-008/2021-2022</u>): All (i) NBFCs-D with 10 or more branches and (ii) NBFCs-ND with asset size of Rs.5,000 crore and above having public customer interface have been advised to appoint IO at the apex of their internal grievance redress mechanism within a period of six months from the date of issue of this direction, except for certain types of NBFCs as mentioned therein.
December 30, 2021	Periodic Updation of KYC – Restrictions on Account Operations for Non-compliance (<u>RBI/2021-22/144 DOR.AML.REC.74/14.01.001/2021-22</u>): REs were advised on May 05, 2021 that in respect of the customer accounts where periodic updation of KYC is due and pending as on date, no restrictions on operations of such account shall be imposed till December 31, 2021, for this reason alone, unless warranted under instructions of any regulator/ enforcement agency/ court of law, etc. In view of the prevalent uncertainty due to new variant of Covid-19, the relaxation provided was extended till March 31, 2022.

<p>January 03, 2022</p>	<p>Framework for Facilitating Small Value Digital Payments in Offline Mode (<u>RBI/2021-22/146CO.DPSS.POLC.No.S1264/02-14-003/2021-2022</u>): The framework to enable small value digital payments in offline mode using cards, wallets, mobile devices, etc., permits the upper limit of an offline payment transaction to be ₹200, with a total limit for offline transactions on a payment instrument being ₹2,000 at any point in time.</p>
<p>February 10, 2022</p>	<p>Master Circular - Asset Reconstruction Companies (ARCs) (<u>RBI/2021-22/154 DOR.SIG.FIN.REC 84/26.03.001/2021-22</u>): In order to achieve the highest standards of transparency and fairness in dealing with stakeholders, ARCs have been advised to put in place FPC duly approved by their Board, and that the FPC be placed in public domain for information of all stakeholders. ARCs have been advised to ensure that outsourcing arrangements neither diminish its ability to fulfil its obligations to customers and the Bank, nor impede effective supervision by the Bank. In the matter of recovery of loans, ARCs shall not resort to harassment of the debtor, and ARCs shall ensure that the staff are adequately trained to deal with customers in an appropriate manner, observing strict customer confidentiality. ARCs to ensure that Recovery Agents are properly trained to handle their responsibilities with care and sensitivity, particularly in respect of aspects such as hours of calling, privacy of customer information, etc. They should ensure that Recovery Agents do not induce adoption of uncivilized, unlawful and questionable behaviour or recovery process. ARCs should constitute Grievance Redressal machinery within the organisation. The name and contact number of designated grievance redressal officer of the ARC should be mentioned in the communication with the borrowers.</p>

Appendix 6.2: Number of awareness programmes conducted during April 1, 2021 to March 31, 2022

ORBIO	No. of Townhall Events	No. of Awareness Programmes
Ahmedabad	2	9
Bengaluru	1	10
Bhopal	1	10
Bhubaneswar	0	4
Chandigarh	2	7
Chennai	0	11
Dehradun	0	1
Guwahati	2	12
Hyderabad	2	4
Jaipur	0	4
Jammu	2	5
Kanpur	0	12
Kolkata	0	2
Mumbai-I	2	9
Mumbai - II	2	8
New Delhi I	1	19
New Delhi II	2	6
New Delhi-III	2	21
Patna	2	3
Raipur	2	6
Ranchi	2	6
Thiruvananthapuram	2	6
Total	29	175

Appendix 7.1 - Position of complaints received by ORBIOs through CPGRAMS

Name of the RBIO	2019-20 (Jul – Jun)	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)
Ahmedabad	68	107	156
Bengaluru	52	106	123
Bhopal	31	54	111
Bhubaneswar	40	31	33
Chandigarh	31	62	102
Chennai	438	1063	629
Dehradun	18	27	55
Guwahati	10	16	44
Hyderabad	31	49	74
Jaipur	58	59	94
Jammu	2	4	56
Kanpur	11	152	141
Kolkata	40	737	568
Mumbai-I	82	145	178
Mumbai-II	166	122	186
New Delhi-I	129	146	144
New Delhi-II	225	74	136
New Delhi-III	14	50	66
Patna	51	55	102
Raipur	2	8	82
Ranchi	7	15	85
Thiruvananthapuram	9	24	56
Total (A)	1,515	3,106	3,221

Name of the NBFCO	2020-21 (Apr-Mar)	2021-22 (Apr – Mar)
Mumbai	1,202	579
New Delhi	1,705	1,156
Total (B)	2,907	1,735
Grand Total (A) + (B)	6,013	4,956

Appendix 7.2 - Applications received by ORBIOs under RTI Act, 2005

Name of the RBIO	2019-20 (Jul – Jun)	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)
Ahmedabad	28	25	39
Bengaluru	49	55	76
Bhopal	15	27	18
Bhubaneswar	18	35	20
Chandigarh	175	150	155
Chennai	103	76	82
Dehradun	40	39	48
Guwahati	9	15	13
Hyderabad	80	33	47
Jaipur	99	122	80
Jammu	1	3	11
Kanpur	159	186	187
Kolkata	46	65	52
Mumbai-I	106	106	113
Mumbai-II	83	82	56
New Delhi-I	148	108	81
New Delhi-II	117	105	74
New Delhi-III	33	45	42
Patna	90	79	72
Raipur	9	7	7
Ranchi	22	9	9
Thiruvananthapuram	6	12	18
Total (A)	1,436	1,384	1,300

Name of the NBFCO	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)
Chennai	25	14
Kolkata	3	9
Mumbai	22	11
New Delhi	55	58
Total (B)	105	92

Name of the OODT	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)
Bhopal	1	0
Bhubaneswar	0	1
Chandigarh	0	1
Hyderabad	1	1

Name of the OODT	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)
Kanpur	4	0
Kolkata	1	0
Mumbai – I	0	1
Mumbai - II	1	1
Jaipur	1	0
New Delhi-III	1	0
Total (C)	10	5
Grand Total (A) + (B) + (C)	1,499	1,397

Note: Where a single RIA is marked to more than one ORBIO; that RIA is counted for all the Ombudsman concerned for that particular RIA.

Annex 1: Statement of complaints received against banks by the ORBIOs during April 1, 2021 – March 31, 2022

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1,000 ATM/DC* outstanding	Complaints related to CC* per 1,000 outstanding CC*	Digital complaints per 1,000 digital transactions executed through the bank	Non-digital Complaints per 1,000 accounts#	ATM / Debit Cards	Mobile / electronic banking	Non-observance of FPC	Credit Cards	Failure to meet commitments	Levy of charges without prior notice	Loans and advances	Non-adherence to BCSBI Codes	Deposit Accounts related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Public Sector Banks																						
STATE BANK OF INDIA	58,644	2.37	0.042	0.108	0.00087	0.057	11,514	12,275	5,047	1,489	4,305	1,862	4,889	1,085	3,858	2,710	666	77	384	88	7,133	1,262
BANK OF BARODA	13,374	1.59	0.030	0.880	0.00074	0.048	2,242	1,734	1,549	972	1,037	630	1,283	222	1,080	256	229	13	82	16	1,727	302
BANK OF INDIA	7,832	1.46	0.062	0.900	0.00126	0.039	2,773	966	608	150	461	215	602	69	452	217	127	4	32	5	971	180
BANK OF MAHARASHTRA	1,953	0.93	0.051	0.051	0.00059	0.029	620	320	110	4	100	92	145	11	123	30	28	2	7	3	288	70
CANARA BANK	10,970	1.08	0.037	0.307	0.00063	0.069	1,707	1,111	1,256	285	1,010	581	1,202	453	980	343	168	8	88	11	1,487	280
CENTRAL BANK OF INDIA	6,838	1.46	0.075	NA	0.00136	0.041	2,268	904	585	78	438	140	527	75	417	373	83	8	31	8	776	127
INDIAN BANK	8,240	1.35	0.070	0.389	0.00113	0.045	1,880	1,168	777	60	635	275	792	106	757	429	135	7	41	10	999	169
INDIAN OVERSEAS BANK	2,394	0.73	0.024	0.135	0.00042	0.042	482	290	265	10	217	98	351	34	201	46	45	3	21	5	273	53
PUNJAB AND SIND BANK	948	0.60	0.058	NA	0.00239	0.049	204	134	60	3	206	31	82	4	61	7	10	-	4	-	126	16
PUNJAB NATIONAL BANK	20,618	1.81	0.093	0.644	0.00142	0.063	4,281	2,909	1,785	211	2,624	645	1,430	165	1,600	1,192	313	25	125	24	2,834	455
UCO BANK	2,431	0.78	0.039	NA	0.00074	0.034	443	384	221	21	232	84	236	30	206	76	52	4	16	3	341	82
UNION BANK OF INDIA	12,783	1.39	0.062	0.659	0.00083	0.050	2,985	2,031	1,182	355	818	434	1,070	332	897	391	190	14	54	14	1,721	295
All Public Sector Banks	1,47,025	1.63	0.049	0.212	0.00091	0.053	31,399	24,226	13,445	3,638	12,083	5,087	12,609	2,586	10,632	6,070	2,046	165	885	187	18,676	3,291

DC – Debit Card; CC- Credit Card; #Sum of deposit and credit accounts

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1,000 ATM/DC* outstanding	Complaints related to CC* per 1,000 outstanding CC*	Digital complaints per 1,000 digital transactions executed through the bank	Non-digital Complaints per 1,000 accounts#	ATM / Debit Cards	Mobile / electronic banking	Non-observance of FPC	Credit Cards	Failure to meet commitments	Levy of charges without prior notice	Loans and advances	Non-adherence to BCSBI Codes	Deposit Accounts related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Private Sector Banks																						
AXIS BANK LIMITED	16,992	3.45	0.052	0.469	0.00060	0.161	1,450	1,694	1,424	4,235	1,460	1,730	1,499	319	856	7	130	193	101	18	1,590	286
BANDHAN BANK LIMITED	769	0.14	0.036	NA	0.00069	0.013	179	106	83	5	47	21	134	7	48	1	18	7	7	2	85	19
CSB BANK LIMITED	119	0.19	0.017	NA	0.00033	0.040	14	7	24	1	8	10	19	4	7	-	1	-	5	1	8	10
CITY UNION BANK LIMITED	307	0.41	0.016	4.362	0.00026	0.031	41	60	34	8	15	19	54	5	18	-	5	4	1	1	32	10
DCB BANK LIMITED	648	1.54	0.032	2.118	0.00126	0.242	27	26	90	8	90	50	188	18	31	1	6	1	5	4	86	17
DHANLAXMI BANK LIMITED	64	0.24	0.010	0.140	0.00033	0.028	5	5	7	1	3	4	16	4	6	-	2	-	2	-	6	3
FEDERAL BANK LIMITED	1,041	0.78	0.020	0.141	0.00050	0.030	222	207	118	19	51	38	119	15	77	-	15	7	5	-	110	38
HDFC BANK LIMITED	20,044	3.13	0.041	0.254	0.00083	0.103	1,748	2,673	1,849	4,202	1,950	1,248	2,077	355	834	18	191	143	104	29	2,234	389
ICICI BANK LIMITED	22,043	4.11	0.049	0.309	0.00108	0.133	1,804	3,158	2,102	4,011	1,882	1,698	2,529	416	1,050	21	274	131	93	17	2,424	433
IDBI BANK LIMITED	2,500	1.19	0.027	0.795	0.00042	0.128	350	301	250	33	209	217	392	43	179	5	34	5	16	5	370	91
IDFC FIRST BANK LIMITED	3,787	4.23	0.042	0.294	0.00057	0.103	171	289	527	235	406	232	790	87	136	1	42	162	28	-	564	117
INDUSIND BANK LIMITED	5,423	2.59	0.055	0.840	0.00204	0.076	381	515	488	1,579	524	298	467	90	221	-	59	85	20	3	575	118
JAMMUU & KASHMIR BANK LIMITED	657	0.66	0.048	0.280	0.00070	0.017	167	143	52	23	28	31	59	1	28	2	9	1	6	1	96	10
KARNATAKA BANK LIMITED	592	0.65	0.019	NA	0.00038	0.028	97	106	55	1	37	45	76	52	36	-	8	3	1	-	63	12
KARUR VYSYA BANK LIMITED	536	0.61	0.016	0.448	0.00021	0.036	66	79	83	3	41	27	103	16	48	1	4	1	2	2	45	15
KOTAK MAHINDRA BANK LIMITED	7,741	4.22	0.029	0.463	0.00078	0.200	673	1,048	706	1,479	615	503	765	170	326	5	80	227	45	5	924	170
NAINITAL BANK LIMITED	61	0.36	NA	NA	0.00300	0.039	11	12	9	-	5	3	8	-	6	-	2	-	-	-	5	-
RBL BANK LIMITED	7,302	14.07	0.099	1.283	0.01080	0.161	130	294	433	4,726	323	297	234	94	114	-	9	228	22	-	337	61
SOUTH INDIAN BANK LIMITED	500	0.52	0.024	0.051	0.00035	0.034	85	77	67	3	17	31	89	19	32	-	10	3	-	-	50	17
TAMILNAD MERCANTILE BANK LIMITED	330	0.62	0.022	0.122	0.00052	0.032	45	51	69	4	11	28	43	6	30	-	4	1	-	5	23	10
YES BANK LIMITED	2,819	2.49	0.046	0.419	0.00051	0.214	165	329	292	496	310	197	364	52	132	-	30	51	17	1	327	56
All Private Sector Banks	94,275	2.43	0.039	0.424	0.00087	0.103	7,831	11,180	8,762	21,072	8,032	6,727	10,025	1,773	4,215	62	933	1,253	480	94	9,954	1,882

DC – Debit Card; CC- Credit Card; #Sum of deposit and credit accounts

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1,000 ATM/DC* outstanding	Complaints related to CC* per 1,000 outstanding CC*	Digital complaints per 1,000 digital transactions executed through the bank	Non-digital Complaints per 1,000 accounts#	ATM / Debit Cards	Mobile / electronic banking	Non-observance of FPC	Credit Cards	Failure to meet commitments	Levy of charges without prior notice	Loans and advances	Non-adherence to BCSBI Codes	Deposit Accounts related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Payment Banks																						
AIRTEL PAYMENTS BANK LIMITED	3,062	109.36	0.042	NA	0.00081	NA	83	1,167	131	19	358	92	5	39	346	1	22	4	15	-	691	89
FINO PAYMENTS BANK LIMITED	205	4.77	0.011	NA	0.00017	NA	49	34	15	1	19	3	3	4	15	-	7	2	1	1	40	11
INDIA POST PAYMENTS BANK LIMITED	287	0.44	0.010	NA	0.00026	NA	50	84	15	3	27	7	2	6	32	-	10	1	-	1	43	6
JIO PAYMENTS BANK LIMITED	14	1.27	NA	NA	0.00205	NA	1	9	1	-	1	-	-	-	1	-	-	-	-	-	-	1
NSDL PAYMENTS BANK LIMITED	89	89.00	0.006	NA	0.00023	NA	2	10	8	-	13	7	2	2	17	-	2	-	-	-	21	5
PAYTM PAYMENTS BANK LIMITED	2,480	413.33	0.005	NA	0.00022	NA	201	1,129	108	52	150	24	32	26	167	-	41	7	11	-	464	68
All Payment Banks	6,137	8.30	0.008	NA	0.00033	NA	386	2,433	278	75	568	133	44	77	578	1	82	14	27	2	1,259	180
Small Finance Banks																						
AU SMALL FINANCE BANK LIMITED	729	1.03	0.021	0.124	0.00055	0.218	41	60	88	21	99	45	160	4	39	-	7	8	4	-	137	16
CAPITAL SMALL FINANCE BANK LIMITED	41	0.25	0.011	0.000	0.00060	0.050	2	4	-	-	15	1	10	1	1	-	1	1	-	-	4	1
EQUITAS SMALL FINANCE BANK LIMITED	340	0.39	0.007	0.000	0.00039	0.048	24	35	49	-	27	19	85	12	28	-	4	-	3	1	46	7
ESAF SMALL FINANCE BANK LIMITED	68	0.12	0.003	0.000	0.00030	0.005	13	8	10	-	6	4	9	1	3	-	2	-	-	-	8	4
FINCARE SMALL FINANCE BANK LIMITED	162	0.24	0.006	0.000	0.00109	0.018	21	20	17	-	12	10	22	7	26	-	2	-	-	-	23	2
JANA SMALL FINANCE BANK LIMITED	213	0.38	0.012	NA	0.00169	0.029	29	5	36	2	26	12	42	7	16	-	2	3	-	-	26	7
NORTH EAST SMALL FINANCE BANK LIMITED	5	0.02	0.007	0.000	0.00063	0.002	2	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
SURYODAY SMALL FINANCE BANK LIMITED	33	0.06	0.002	0.000	0.00007	0.010	1	-	10	-	1	2	4	-	6	-	-	1	-	-	6	2
UJIVAN SMALL FINANCE BANK LIMITED	274	0.47	0.004	NA	0.00030	0.018	31	43	24	2	27	19	49	6	23	1	1	3	1	-	34	10
UTKARSH SMALL FINANCE BANK LIMITED	74	0.11	0.005	0.000	0.00187	0.013	7	14	8	-	11	3	6	1	12	-	3	1	-	-	6	2
All Small Finance Banks	1,939	0.35	0.007	0.148	0.00048	0.031	171	189	243	25	224	115	388	39	155	1	22	17	8	1	290	51

DC – Debit Card; CC- Credit Card; #Sum of deposit and credit accounts

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1,000 ATM/DC* outstanding	Complaints related to CC* per 1,000 outstanding CC*	Digital complaints per 1,000 digital transactions executed through the bank	Non-digital Complaints per 1,000 accounts#	ATM / Debit Cards	Mobile / electronic banking	Non-observance of FPC	Credit Cards	Failure to meet commitments	Levy of charges without prior notice	Loans and advances	Non-adherence to BCSBI Codes	Deposit Accounts related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Foreign Banks																						
AB BANK LIMITED	3	3.00	NA	NA	NA	2.532	1	-	-	1	-	-	-	-	-	-	-	1	-	-	-	-
ABU DHABI COMMERCIAL BANK PJSC	1	1.00	NA	NA	NA	NA	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
AMERICAN EXPRESS BANKING CORP.	309	154.50	NA	0.168	0.00475	0.035	1	4	14	232	14	26	2	5	1	-	-	1	-	-	7	2
BARCLAYS BANK PLC	19	4.75	0.000	NA	0.00672	0.568	-	1	-	6	2	1	1	-	2	-	2	-	-	-	3	1
BANK OF AMERICA NATIONAL ASSOCIATION	8	2.00	NA	0.000	0.00017	0.374	-	2	2	-	-	-	-	-	-	-	4	-	-	-	-	-
BANK OF BAHRAIN & KUWAIT B.S.C.	1	0.25	NA	NA	0.00000	0.052	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
BNP PARIBAS	2	0.29	NA	NA	0.00000	0.610	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-
CITIBANK N.A	1,361	33.20	0.047	0.278	0.00145	0.084	68	136	98	709	58	41	34	22	33	-	16	9	6	-	112	19
DBS BANK INDIA LIMITED	433	0.71	0.025	3.000	0.00049	0.067	53	105	48	3	28	20	27	12	54	2	11	-	1	-	59	10
DEUTSCHE BANK AG	124	6.20	0.033	NA	0.00012	0.388	4	3	15	-	13	5	38	5	7	-	10	-	-	-	21	3
DOHA BANK QSC	1	0.33	NA	NA	0.00000	0.047	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
EMIRATES NBD BANK (P.J.S.C.)	1	1.00	NA	NA	0.00000	0.438	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
FIRSTRAND BANK LTD	1	1.00	NA	NA	1.10742	0.000	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	379	13.07	0.023	0.258	0.00119	0.093	12	27	32	205	12	11	26	9	14	-	6	2	-	-	20	3
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	1	1.00	NA	NA	0.00000	0.543	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	1	0.25	NA	NA	0.00000	0.027	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
MIZUHO BANK LTD	2	0.40	NA	NA	0.00000	0.766	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-
MUFG BANK LTD.	1	0.20	NA	NA	0.00000	0.241	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
NATWEST MARKETS PLC (ERSTWHILE THE ROYAL BANK OF SCOTLAND PLC)	11	5.50	NA	NA	NA	NA	-	-	2	4	3	-	-	1	-	-	-	-	-	-	-	1
SBM BANK (MAURITIUS)LTD.	115	10.45	0.115	0.107	0.00828	0.031	6	11	2	60	7	1	6	2	10	-	2	1	-	-	7	-
SHINHAN BANK	3	0.50	NA	NA	0.00000	0.098	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	1
SONALI BANK	1	0.50	NA	NA	0.00000	0.310	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
STANDARD CHARTERED BANK	1,680	16.15	0.083	0.468	0.00285	0.314	92	168	138	628	100	98	177	29	41	3	24	16	2	1	131	32
UNITED OVERSEAS BANK LTD	1	0.50	NA	NA	0.00000	41.667	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
WOORI BANK	5	1.67	NA	NA	0.00000	0.675	-	-	-	-	2	-	3	-	-	-	-	-	-	-	-	-
All Foreign Banks	4,464	5.10	0.044	0.278	0.00157	0.112	237	458	355	1,848	241	203	318	85	163	6	76	30	9	1	362	72
All Regional Rural Banks	4,236						1,021	401	588	66	287	86	577	115	322	30	43	6	24	4	553	113
All Co-operative Banks	2,272						222	221	335	36	86	49	517	36	304	7	31	15	27	6	301	79
SBI CARDS	7,700						107	274	440	5,399	510	365	22	105	16	1	2	104	8	1	288	58
OTHERS	37						1	6	-	3	-	-	7	-	3	1	-	-	12	-	4	-
TOTAL COMPLAINTS AGAINST BANKS	2,68,085						41,375	39,388	24,446	32,162	22,031	12,765	24,507	4,816	16,388	6,179	3,235	1,604	1,480	296	31,687	5,726

DC – Debit Card; CC- Credit Card; #Sum of deposit and credit accounts

Annex 2: Statement of complaints received against NBFCs by the ORBIOs during April 1, 2021 – March 31, 2022

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE / LOANS & ADVANCES	NOT COVERED UNDER THE CLAUSE 8 OF THE	NON-OBSERVANCE RBI DIRECTIONS TO NBFC	LEVYING OF CHARGES WITHOUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND	NON-UNDERSTANDABLE OR SANCTION LETTER/TERMS	DELAY IN PAYMENT OF INTEREST	OTHERS	TOTAL
ADITYA BIRLA CAPITAL LIMITED	133	2	8	8	0	2	0	0	0	0	0	8	161
ADITYA BIRLA FINANCE LIMITED	550	74	63	59	10	11	19	11	2	1	3	46	849
AKARA CAPITAL ADVISORS PRIVATE LIMITED	98	1	21	6	1	1	0	0	1	0	0	3	132
BAJAJ FINANCE LIMITED	3266	403	294	343	37	92	15	56	21	10	16	237	4790
BAJAJ FINSERV LIMITED	170	2	6	10	0	1	0	2	0	0	0	34	225
BAJAJ HOLDINGS AND INVESTMENT LIMITED	144	6	14	45	1	10	0	3	2	2	2	9	238
BHANIX FINANCE & INVESTMENT LTD	165	38	7	2	0	1	0	2	0	0	0	8	223
BOB FINANCIAL SOLUTIONS LIMITED (PREVIOUSLY KNOWN AS BOBCARDS LIMITED)	80	3	5	25	2	4	0	4	0	0	1	152	276
CAPFLOAT FINANCIAL SERVICES PRIVATE LIMITED.	91	6	15	13	2	5	0	2	0	1	1	11	147
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	502	72	83	33	8	7	9	7	3	0	3	31	758
CLIX CAPITAL SERVICES PRIVATE LIMITED	179	14	28	5	0	3	0	0	0	3	0	7	239
DMI FINANCE PVT LTD.	462	2	61	50	29	20	2	13	4	1	8	59	711
FULLERTON INDIA CREDIT COMPANY LIMITED	477	67	80	59	6	16	7	8	2	1	11	32	766
HDB FINANCIAL SERVICES LIMITED	577	85	61	80	11	17	16	9	4	5	6	35	906

HERO FINCORP LIMITED (EARLIER NAME-HERO HONDA FINLEASE LIMITED/VIDE GM'S ORDER DTD.02/09/11)	365	20	52	29	4	11	3	10	1	2	4	34	535
HINDUJA LEYLAND FINANCE LIMITED	219	13	18	19	5	8	16	2	0	0	4	33	337
HOME CREDIT INDIA FINANCE PRIVATE LIMITED (FORMERLY KNOWN AS RAJSHREE AUTO FINANCE LIMITED)	549	42	81	50	10	19	0	12	3	4	12	34	816
IIFL FINANCE LIMITED (FORMERLY KNOWN AS IIFL HOLDINGS LIMITED)	95	0	0	0	0	0	0	0	0	0	0	9	104
INDIA INFOLINE FINANCE LIMITED (OLD NAME- INDIA INFOLINE INVESTMENT SERVICES LTD.)	307	30	42	21	3	15	9	8	3	0	2	26	466
INDIABULLS COMMERCIAL CREDIT LTD.(EARLIER NAME INDIABULLS INFRASTRUCTURE CREDIT LIMITED)	72	3	22	32	3	12	3	4	2	1	4	28	186
INDIABULLS CONSUMER FINANCE LIMITED (EARLIER NAME-IVL FINANCE LIMITED)	1891	19	179	316	52	71	21	29	13	3	15	420	3029
INDOSTAR CAPITAL FINANCE LTD	75	16	6	6	0	1	0	0	0	0	0	4	108
KOTAK MAHINDRA PRIME LTD.	169	14	19	24	1	8	3	2	0	0	0	19	259
L&T FINANCE LIMITED	232	26	22	24	2	5	7	2	2	1	2	21	346
LENDINGKART FINANCE LIMITED (FORMERLY KNOWN AS AADRI INFIN LIMITED)	111	12	8	12	4	4	0	1	1	1	0	2	156
MAGMA FINCORP LTD	100	15	23	10	1	5	3	1	0	1	1	5	165
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	299	23	32	19	4	10	4	4	3	0	5	30	433
MANAPPURAM FINANCE LIMITED	92	14	11	12	1	9	4	3	4	0	3	8	161
MUTHOOT FINANCE LIMITED	197	30	23	19	1	10	7	3	0	0	4	36	330
SBFC FINANCE PRIVATE LIMITED (ERSTWHILE SMALL BUSINESS FINCREDIT INDIA PRIVATE LIMITED)	96	13	13	6	4	2	2	2	0	0	0	0	138
SBI CARDS & PAYMENT SERVICES PVT. LTD.	41	1	2	12	0	0	1	0	1	0	2	2360	2420

SHRIRAM CITY UNION FINANCE LIMITED	298	28	31	33	9	11	15	3	2	2	2	28	462
SHRIRAM TRANSPORT FINANCE COMPANY LIMITED	163	16	12	6	4	8	9	1	0	0	7	11	237
SI CREVA CAPITAL SERVICES PRIVATE LIMITED	94	13	4	4	0	1	0	1	0	0	0	2	119
SIDVIK LEASING PRIVATE LIMITED	130	5	2	2	1	0	0	2	0	0	0	0	142
TATA CAPITAL FINANCIAL SERVICES LIMITED	465	58	80	41	7	16	10	9	1	2	1	51	741
TVS CREDIT SERVICES LTD	134	11	12	23	1	3	3	1	0	0	5	13	206
OTHERS	5641	429	441	293	95	93	96	47	16	5	61	3780	10997
TOTAL COMPLAINTS AGAINST NBFCs	18729	1626	1881	1751	319	512	284	264	91	46	185	7626	33314

Note: Entity-wise complaints have been given only for those NBFCs wherein more than 100 complaints have been received under the Ombudsman Schemes during 2021-22

Annex 3: Statement of complaints received against PSOs/PSPs by the ORBIOs during April 1, 2021 – March 31, 2022

Name of the Non-bank Payment System Participants	Mobile/Electronic Fund Transfers / Mobile Electronic Banking	Fund Transfers/UPI/ BBPS/Bharat QR Code	Non-reversal of Funds due to Wrong Beneficiary Transfer by System Participant.	Prepaid Payment Instruments (PPI)	Violation of RBI Directives in relation to Fees/Charges	Out of Subject	OTHERS	TOTAL
Amazon Pay (India) Private Limited	147	128	24	42	4	2	62	409
Appnit Technologies Private Limited	2	2	0	5	0	0	2	11
Balancehero India Private Limited	2	2	0	4	0	0	18	26
CSC e – Governance Services India Ltd	27	11	3	1	0	0	9	51
Delhi Metro Rail Corporation Limited	1	0	0	1	0	0	0	2
Euronet Services India Private Limited	2	0	0	0	0	0	0	2
GI Technology Private Limited	6	4	1	0	0	1	0	12
Hitachi Payment Services Private Limited	1	0	0	0	0	0	2	3
India Transact Services Limited.	1	1	2	1	1	0	0	6
Indialdeas.com Limited	4	2	0	0	0	0	4	10
Itz Cash Card Limited	2	1	1	1	0	0	0	5
National Payments Corporation of India	54	0	0	0	0	0	1	55
One Mobikwik Systems Private Limited	257	49	11	38	33	3	162	553

Pay Point India Network Private Limited	1	0	0	1	1	0	0	3
PayU Payments Private Limited	92	83	16	17	3	1	37	249
Phonepe Private Limited (formerly named as FX Mart Pvt. Ltd)	512	622	110	51	7	2	102	1406
Pine Labs Private Limited	14	13	5	10	3	1	12	58
QwikCilver Solutions Pvt. Ltd	9	0	0	3	0	0	0	12
RapiPay Fintech Private Limited	7	1	3	0	1	0	1	13
Smart Payment Solutions Pvt. Ltd.	1	0	0	0	0	0	0	1
Sodexo SVC India Pvt. Ltd	4	0	0	4	1	0	4	13
Spice Money Limited	13	4	1	8	2	0	5	33
Transaction Analysts (India) Private Ltd	0	2	0	1	0	0	0	3
Transcorp International Limited	0	0	0	1	0	0	0	1
TranServ Private Limited	15	5	1	14	2	1	17	55
UNIMONI FINANCIAL SERVICES LIMITED	2	0	0	0	0	0	1	3
Vakrangee Limited	0	0	0	0	0	0	3	3
ZipCash Card Services Pvt. Ltd	15	0	0	10	2	0	15	42
OTHERS	18	21	8	5	1	0	4	57
TOTAL COMPLAINTS AGAINST NBPSPs	1209	951	186	218	61	11	461	3097