



Banking Ombudsman Scheme, 2006
Ombudsman Scheme for NBFCs, 2018
Ombudsman Scheme for Digital Transactions, 2019

Annual Report
July 1, 2020 to March 31, 2021

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

THE RBI OMBUDSMAN SCHEMES

ANNUAL REPORT 2020-21

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SELECT ABBREVIATIONS

AA	-	Appellate Authority	BO	-	Banking Ombudsman
ADR	-	Alternate Dispute Resolution	BOS	-	Banking Ombudsman Scheme
AFA	-	Additional Factor of Authentication	BSBDA	-	Basic Savings Bank Deposit Account
AI	-	Artificial Intelligence	CDD	-	Customer Due Diligence
APBS	-	Aadhaar Payment Bridge System	CEPC	-	Consumer Education and Protection Cell
ARC	-	Asset Reconstruction Company	CEPD	-	Consumer Education and Protection Department
ATM	-	Automated Teller Machine	CIBIL	-	Credit Information Bureau of India Limited
BBPCU	-	Bharat Bill Payment Central Unit	CIC	-	Credit Information Company
BBPOU	-	Bharat Bill Payment Operating Unit	CKYCR	-	Central KYC Records Registry
BBPS	-	Bharat Bill Payment System	CMS	-	Complaint Management System
BC	-	Business Correspondent	CNP	-	Card Not Present
BCSBI	-	Banking Codes and Standards Board of India	CPGRAMS	-	Centralised Public Grievance Redress and Monitoring System

CRPC	-	Centralised Receipt and Processing Center	Gol	-	Government of India
CTS	-	Cheque Truncation System	HFC	-	Housing Finance Company
DG	-	Deputy Governor	IMPS	-	Immediate Payment System
DLA	-	Digital Lending Application	IO	-	Internal Ombudsman
DO	-	Dealing Official	IRDAI	-	Insurance Regulatory and Development Authority of India
DRBIO	-	Deputy RBI Ombudsman	IVRS	-	Interactive Voice Response System
DSA	-	Direct Selling Agent	IWG	-	Internal Working Group
ECS	-	Electronic Clearing Service	KYC	-	Know Your Customer
EMI	-	Equated Monthly Instalment	MITC	-	Most Important Terms and Conditions
FB	-	Foreign Bank	NACH	-	National Automated Clearing House
FIDD	-	Financial Inclusion and Development Department	NBFC	-	Non-Banking Financial Company
FPC	-	Fair Practices Code	NBFCO	-	NBFC Ombudsman
FRC	-	First Resort Complaint	NEFT	-	National Electronic Funds Transfer
FSWM	-	Financially Sound and Well Managed	NETC	-	National Electronic Toll Collection

NHB	-	National Housing Bank	PML	-	Prevention of Money Laundering
NPCI	-	National Payments Corporation of India	PPI	-	Prepaid Payment Instrument
OBO	-	Office of Banking Ombudsman	PSO	-	Payment System Operator
ODR	-	Online Dispute Resolution	QR	-	Quick Response
ODT	-	Ombudsman for Digital Transactions	RBI	-	Reserve Bank of India
ONBFCO	-	Office of the NBFC Ombudsman	RBIO	-	Reserve Bank of India Ombudsman
OODT	-	Office of Ombudsman for Digital Transactions	RCA	-	Root Cause Analysis
ORBIO	-	Office of Reserve Bank of India Ombudsman	RE	-	Regulated Entity
OSDT	-	Ombudsman Scheme for Digital Transactions	RRB	-	Regional Rural Bank
OSNBFC	-	Ombudsman Scheme for NBFCs	RTGS	-	Real Time Gross Settlement
Pvt.SB	-	Private Sector Bank	RTI	-	Right to Information
PB	-	Payment Bank	SBI	-	State Bank of India
PD	-	Primary Dealer	SCB	-	Scheduled Commercial Bank
PIN	-	Personal Identification Number	SEBI	-	Securities and Exchange Board of India
PMAY	-	Pradhan Mantri Awas Yojana	SFB	-	Small Finance Bank
SMS	-	Short Message Service	S-UCB	-	Scheduled Urban Cooperative Bank

TAT	-	Turn Around Time	UPI	-	Unified Payments Interface
TRAI	-	Telecom Regulatory Authority of India	Y-o-Y	-	Year-on-Year
UCB	-	Urban Cooperative Bank			

Foreword



M K Jain

Deputy Governor
and
Appellate Authority

During the period under reference, the Covid 19 pandemic intensified the unprecedented challenges posed to the real and financial sector since its outbreak. The banking sector remained resilient supported by the extraordinary measures taken by the Central Bank and Government. Customer protection and expeditious grievance redressal assumed far greater significance during this difficult time.

On an annualised basis, a spurt of 22.27 percent was witnessed in the number of complaints received under the three Ombudsman Schemes in operation. However, during the same period, the pan India disposal rate improved to 96.59 percent from 92.52 percent in the previous year, despite the inconceivable constraints emerged from the pandemic and associated lockdown.

A vision for a simple, efficient and inclusive ombudsman framework culminated in the Reserve Bank - Integrated Ombudsman Scheme 2021 (RB-IOS) which has since been launched by the Hon'ble Prime Minister of India on [November 12, 2021](#). The Scheme has adopted a "One Nation – One Ombudsman" approach, for all customers of RBI regulated entities. It will ensure that all customers have one platform, one email and one address to lodge, track and monitor their complaints anytime and from anywhere. The Scheme has done away with the jurisdiction of each ombudsman office. A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints.

This Annual Report is, therefore, the last in the series under the three separate Ombudsman Schemes of RBI and thus, carries an element of legacy. I hope all stakeholders will find it useful.

S/d

(M K Jain)

EXECUTIVE SUMMARY

The Annual Report for the transition year 2020-21 has been prepared for the nine-month period, i.e., July 1, 2020 to March 31, 2021, in alignment with the change in the Financial Year of the Reserve Bank from 'July – June' to 'April – March' with effect from July 1, 2020. Due to this transition, the number of complaints received during July 1, 2020 to March 31, 2021 under the Ombudsman Schemes of RBI stood at 3,03,107 complaints and fell short of the total number of complaints received during July 1, 2019 to June 30, 2020 (3,30,543) by 27,436 complaints (8.30%). On an annualized basis, the volume of complaints received under the Ombudsman Schemes has gone up by 22.27%. The overall disposal rate under the three Schemes has also improved to 96.59% as compared to 92.52% in the previous reporting period.

Banking Ombudsman Scheme (BOS)

2. The BOS was notified by RBI in 1995 under Section 35A of the Banking Regulation Act, 1949. As on date, Scheduled Commercial Banks (SCBs), Scheduled Primary Urban Co-operative Banks (UCBs), Regional Rural Banks (RRBs), Small Finance Banks (SFBs) and Payment Banks (PBs) are covered under the Scheme. It is administered by RBI through 22 Offices of Banking Ombudsman (OBOs) covering all states and union territories.

3. A brief analysis of the complaints handled under BOS during July 1, 2020 to March 31, 2021 is as follows:

i. During the transition year July 1, 2020 to March 31, 2021, the OBOs received 2,73,204 complaints, as compared to 3,08,630 complaints during the previous year (July 1, 2019 to June 30, 2020). Of these, 89.28% were received electronically i.e., through the online portal Complaint Management System (CMS) and through email, as against 85.64% in the previous year.

ii. The disposal rate improved significantly from 92.36% during July 1, 2019 to June 30, 2020 to 96.67% during July 1, 2020 to March 31, 2021, a five-year high, despite the volume of complaints handled being higher than the previous year on an annualized basis, and the human resources remaining the same, which can be attributed to end-to-end digitization of complaint processing in CMS.

iii. Complaints related to (a) ATM/debit cards and (b) mobile/electronic banking (c) credit cards (d) failure to meet commitments and (e) non-observance of Fair Practices Code (FPC) were the top five grounds of complaints received at the OBOs. The share of ATM/debit card complaints, mobile/electronic banking and credit card complaints to total complaints received during July 1, 2020 to March 31, 2021 stood at 17.40%, 12.98% and 12.36% respectively. The corresponding percentage of complaints against these grounds during July 1, 2019 to June 30, 2020 were 21.97%, 13.38% and 9.30%, respectively.

iv. Complaints relating to credit cards, failure to meet commitments, and Direct Selling Agents (DSAs) and recovery agents increased during July 1, 2020 to March 31, 2021 *vis-à-vis* July 1, 2019 to June 30, 2020, with complaints related to DSAs and recovery agents registering a surge of over 60.66%.

v. Of the total maintainable complaints, the share of complaints resolved by mutual agreement i.e. through intervention of OBOs, conciliation/mediation, increased marginally from 72.34% during July 1, 2019 to June 30, 2020 to 72.73% during July 1, 2020 to March 31, 2021.

vi. The number of Appeals received against the decisions and Awards of the Banking Ombudsmen (BOs) decreased from 63 during July 1, 2019 to June 30, 2020 to 23 during July 1, 2020 to March 31, 2021. Of these, 10 Appeals were against Awards passed by the BOs and the remaining 13 were made by customers against rejection of their complaints by the BOs.

vii. The average cost of handling a complaint under the BOS decreased by 33.46%, from ₹2,412/- during July 1, 2019 to June 30, 2020 to ₹1,605/- during July 1, 2020 to March 31, 2021. The reduction in cost was on account of the increased volume of complaints handled by the same human resources, supported by the end-to-end digitization of complaint processing in CMS.

Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC)

4. The OSNBFC was notified by RBI under Section 45L of the RBI Act, 1934 on [February 23, 2018](#). The Scheme is applicable to (a) Non-Banking Financial Companies (NBFCs) which are authorised to accept deposits (NBFCs-D); and (b) Non-deposit

taking NBFCs (NBFCs-ND) having customer interface, with an asset size of ₹100 crore and above, as on the date of the audited balance sheet of the previous financial year. The Scheme is administered through the Offices of the NBFC Ombudsman (ONBFCOs) in four metro centers viz. Chennai, Kolkata, Mumbai, and New Delhi for handling complaints received in the respective zones.

5. A brief analysis of the complaints handled by ONBFCOs during July 1, 2020 to March 31, 2021 is as follows:

i. The receipt of complaints at ONBFCOs stood at 26,957 during July 1, 2020 to March 31, 2021 increasing from 19,432 complaints received during July 1, 2019 to June 30, 2020. Thus, an increase of 38.72% was witnessed, despite the current period being short by a quarter. Of the complaints received during July 1, 2020 to March 31, 2021, 93.66% were received electronically, i.e. through CMS or email.

ii. Complaints related to non-adherence to FPC constituted 54.75% of the complaints received, followed by those related to non-observance of RBI directions (11.13%), and levy of charges without notice (9.44%).

iii. The disposal rate stood at 95.51% during July 1, 2020 to March 31, 2021 as compared to 95.34% July 1, 2019 to June 30, 2020.

iv. Of the total maintainable complaints, 73.69% were resolved through mutual settlement/ agreement i.e. through intervention of the ONBFCOs, conciliation/ mediation.

v. One Appeal was received against the decision of the NBFC Ombudsman (NBFCO) during July 1, 2020 to March 31, 2021.

Ombudsman Scheme for Digital Transactions (OSDT)

6. The OSDT was notified by RBI under Section 18 of the Payment and Settlement Systems Act, 2007 on January 31, 2019. The Scheme is applicable to Non-bank System Participants¹ (issuers of Pre-paid Payment Instruments (PPIs)) regulated by the RBI. The Offices of Ombudsman for Digital Transactions (OODTs) function from all

¹'System Participant' means any person other than a bank participating in a payment system as defined under Section 2 of the Payment and Settlement Systems Act, 2007, excluding a 'System Provider'.

the existing 22 OBOs, and handle complaints of customers in their respective territorial jurisdictions.

7. A brief analysis of complaints handled by OODTs during July 1, 2020 to March 31, 2021 is as follows:

i. The number of complaints received at OODTs rose from 2,481 during July 1, 2019 to June 30, 2020 to 2,946 during July 1, 2020 to March 31, 2021 of which 99.90% were received through electronic means.

ii. Fund transfers/Unified Payments Interface (UPI)/BBPS/Bharat QR Code, mobile/electronic fund transfer and non-reversal of debit due to wrong beneficiary transfer by System Participant were the top three grounds of complaint under OSDT, 2019 with share in total complaints at 51.15%, 22.57%, and 8.18%, respectively.

iii. The disposal rate of complaints stood at 99.13% during July 1, 2020 to March 31, 2021. Of the maintainable complaints, 57.54% were disposed through mutual settlement/ agreement through intervention of the OODTs.

iv. No Appeal was received against the decisions and Awards of the Ombudsmen for Digital Transactions (ODTs) during July 1, 2020 to March 31, 2021.

Developments during the year

8. During the year, Consumer Education and Protection Department (CEPD) undertook the following initiatives for strengthening grievance redress systems:

- i. A comprehensive framework for strengthening of grievance redress mechanism in banks was instituted in January 2021 comprising of:
 - a. Enhanced disclosures on complaints;
 - b. Recovery of cost of redress of complaints from banks;
 - c. Intensive review of grievance redress mechanism of banks.
- ii. Root Cause Analysis (RCA) of the complaints received in RBI during July 1, 2020 to March 31, 2021 was undertaken to identify the major concerns and systemic issues, their root causes, and to formulate remedial measures to address the concerns.

- iii. A review of the Ombudsman Schemes for updation and effective implementation, including through convergence was conducted by an In-house Committee. The recommendations covering, *inter alia*, convergence of the three Schemes into the Reserve Bank Integrated Ombudsman Scheme (RB-IOS), 2021, bringing all Regulated Entities (REs) with retail customer interface under the ambit of the converged Scheme, setting up of the Centralised Receipt and Processing Center (CRPC) for the receipt and initial processing of complaints, setting up of a Contact Center, revamping CMS, measures for reduction in Turn Around Time (TAT) for disposal of complaints, and improving effectiveness in resolution of consumer complaints were taken up for implementation.
- iv. Education and awareness campaigns were undertaken through print and electronic media for the benefit of customers of REs/ members of public.
- v. The RBI Ombudsmen conducted 15 Townhall events and 139 awareness programmes during the year. These events were focused on avenues of grievance redress and consumer protection issues.

Way forward

9. During the period under review, groundwork for the launch of RB-IOS, 2021, along with accompanying changes in the CMS have been carried out. RB-IOS, 2021 will replace the three existing Ombudsman Schemes: the BOS, the OSNBFC and, the OSDT.

10. During the year April 1, 2021 to March 31, 2022, efforts towards implementation of framework for financial education shall be made. Along with the launch of the RB-IOS, 2021 and the setting-up of CRPC, the capabilities of CMS shall be enhanced for more efficient redress and Interactive Voice Response System (IVRS) content has been enriched. A Contact Center will be set up at CRPC for better user engagement. The education and awareness efforts with a focus on consumer protection issues will be intensified. During the coming year, assessment shall be carried out as required under the [circular on strengthening of grievance redress mechanism in banks dated January 27, 2021](#). Efforts shall be made towards consolidation of regulatory guidelines on Consumer Protection and Customer Service.

Chapter 1

Complaints received by Ombudsmen during July 1, 2020 to March 31, 2021

With the alignment of the Reserve Bank's accounting year with the Government of India's (GoI) financial year (April-March), the report for the transition year 2020-21 has been prepared for a period of nine months (July 1, 2020 to March 31, 2021). During this period, 3,03,107 complaints were received under the three Ombudsman Schemes of RBI. The overall disposal rate stood at 96.59%.

1.1 The Alternate Dispute Resolution (ADR) mechanism in RBI comprises of the Ombudsman framework with 22 OBOs, 4 ONBFCOs and 22 OODTs and 30 Consumer Education and Protection Cells (CEPCs). The complaints that are not covered under the three Ombudsman Schemes are presently being handled by the CEPCs.

1.2 Some highlights on the complaints handled by the Offices of the RBI Ombudsman (ORBIOs) during July 1, 2020 to March 31, 2021 are as follows:

1.3 The total volume of complaints received under all the three Ombudsman Schemes stood at 3,03,107 during the nine-month period (July 1, 2020 to March 31, 2021) as compared to 3,30,543 complaints received during July 1, 2019 to June 30, 2020. The office-wise number of complaints during the transition period is given in **Table 1.1**.

Table 1.1 – Office-wise distribution of complaints received by ORBIOs during July 1, 2020 to March 31, 2021

Ombudsman Office	BOS	OSDT	OSNBFC	Total complaints 2020-21 (Jul-Mar)	Annualized 2020-21 (12 months)
East Zone					
Bhubaneshwar	5,678	114		5,792	7,723
Guwahati	2,678	43		2,721	3,628
Kolkata	11,817	176	2,047	14,040	18,720
Patna	12,560	162		12,722	16,963
Ranchi	3,797	30		3,827	5,103
Total	36,530	525	2,047	39,102	52,136
% share to All India	13.37%	17.82%	7.59%	12.90%	
North Zone					
Chandigarh	28,019	93		28,112	37,483
Dehradun	6,324	33		6,357	8,476
Jaipur	17,636	207		17,843	23,791
Jammu	1,368	21		1,389	1,852
Kanpur	21,169	173		21,342	28,456
New Delhi-I	18,767	245		19,012	25,349
New Delhi-II	16,057	104	10,712	26,873	35,831
New Delhi-III	8,416	62		8,478	11,304
Total	1,17,756	938	10,712	1,29,406	1,72,541
% share to All India	43.10%	31.84%	39.74%	42.69%	
South Zone					
Bengaluru	13,535	242		13,777	18,369
Chennai	16,098	124	5,845	22,067	29,423

Ombudsman Office	BOS	OSDT	OSNBFC	Total complaints 2020-21 (Jul-Mar)	Annualized 2020-21 (12 months)
Hyderabad	17,088	225		17,313	23,084
Thiruvananthapuram	5,678	12		5,690	7,587
Total	52,399	603	5,845	58,847	78,463
% share to All India	19.18%	20.47%	21.68%	19.41%	
West Zone					
Ahmedabad	17,223	112		17,335	23,113
Bhopal	12,377	259		12,636	16,848
Mumbai-I	18,629	173		18,802	25,069
Mumbai-II	15,215	292	8,353	23,860	31,813
Raipur	3,075	44		3,119	4,159
Total	66,519	880	8,353	75,752	1,01,003
% share to All India	24.35%	28.97%	30.99%	24.99%	
All India Total	2,73,204	2,946	26,957	3,03,107	4,04,143

1.4 The number of complaints received electronically i.e., through email/online mode stood at 89.77%. A total of 1,85,092 complaints were found to be maintainable under the three Ombudsman Schemes, of which, 72.67% were resolved through mutual settlement/ agreement. A total of 65 Awards were issued by the Ombudsmen and 24 Appeals were received across the three schemes.

1.5 On an annualized basis, the total number of complaints received during the year under the three Ombudsman Schemes stood at 4,04,143, showing an increase of 22.27% over the previous year.

1.6 The average cost of handling a complaint under the three Ombudsman Schemes during July 1, 2020 to March 31, 2021 stood at ₹1,599/- per complaint.

1.7 Detailed analysis of the complaint receipt and disposal is presented in Chapters 2, 3 and 4.

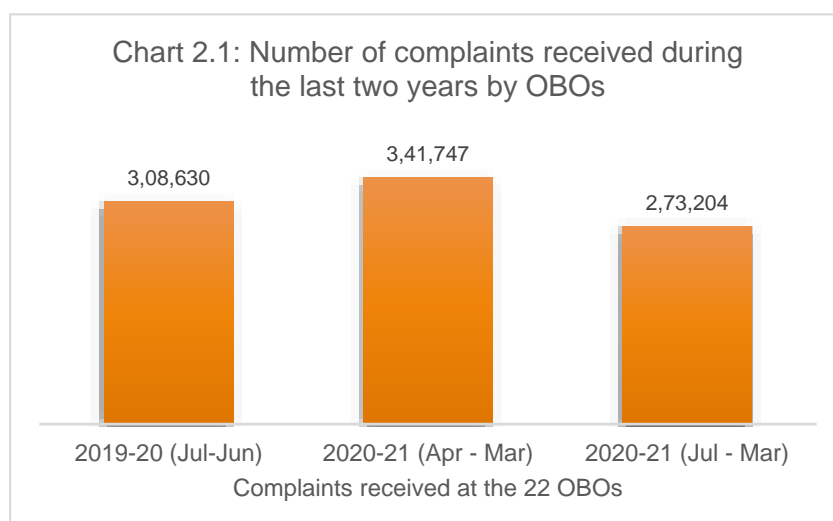
Chapter 2

The Banking Ombudsman Scheme (BOS), 2006 (as amended upto July 1, 2017): Activities during July 1, 2020 to March 31, 2021

The number of complaints received at the 22 OBOs during 2020-21 i.e. July 1, 2020 to March 31, 2021 stood at 2,73,204 complaints, compared to 3,08,630 complaints received during July 1, 2019 to June 30, 2020. As the transition year 2020-21 comprised of nine months, for the purpose of Year-on-Year (Y-o-Y) comparisons in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against the numbers reported in the previous financial year, i.e., July 1, 2019 to June 30, 2020. Accordingly, on a Y-o-Y comparison, the number of complaints received by the OBOs during April 1, 2020 to March 31, 2021 was 3,41,747. This marks an increase of 10.73% over July 1, 2019 to June 30, 2020. The rate of disposal of complaints improved from 92.36% during July 1, 2019 to June 30, 2020 to 96.67% during July 1, 2020 to March 31, 2021. Complaints relating to digital modes of transactions were the highest, constituting 42.74% of the total complaints received. Majority (72.73%) of the maintainable complaints were resolved through mutual settlement/conciliation/mediation. During July 1, 2020 to March 31, 2021, 59 Awards were issued against banks by the BOs. Twenty-three Appeals were received against the decisions of the BOs, of which 10 Appeals were against Awards passed by the BOs and the remaining 13 were made by customers against rejection of their complaints by the BOs.

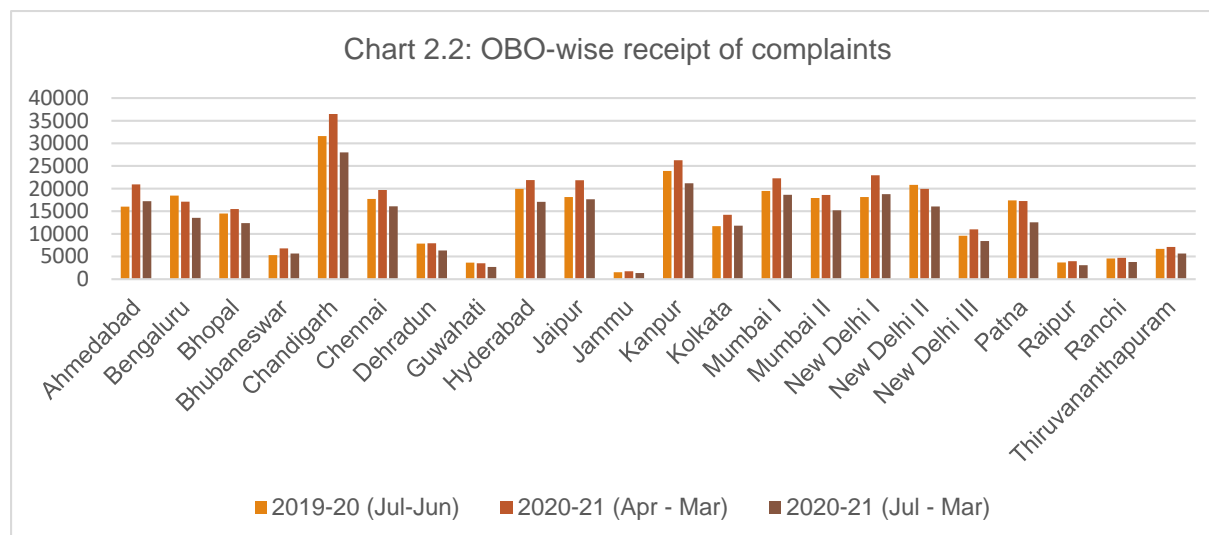
Receipt of complaints

2.1 During July 1, 2020 to March 31, 2021, 2,73,204 complaints were received at the OBOs. As the transition year 2020-21 comprised of nine months, for the purpose of Year-on-Year (Y-o-Y) comparisons in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against the numbers reported in the previous financial year, i.e., July 1, 2019 to June 30, 2020. Accordingly, on a Y-o-Y basis, an increase of 10.73% was recorded in the receipt of complaints during April 1, 2020 to March 31, 2021 compared to the previous year July 1, 2019 to June 30, 2020. The year-wise number of complaints received at OBOs in last two years is given in **Chart 2.1**.



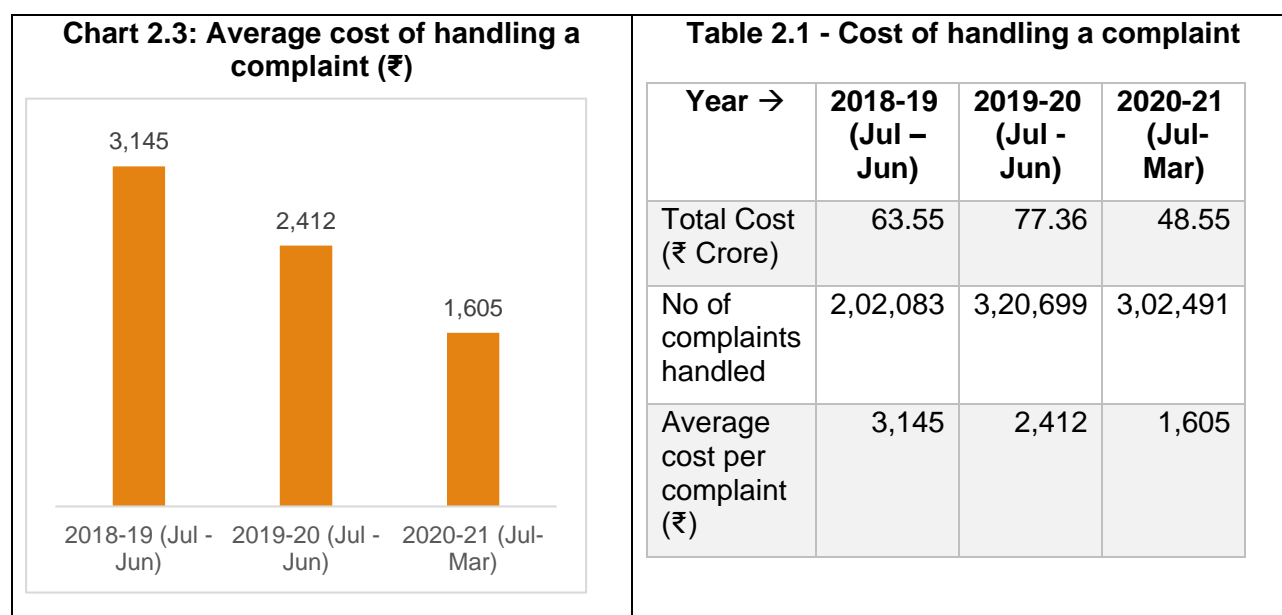
2.2 The OBO-wise receipt of complaints, given at **Appendix 2.1**, shows that OBO, Chandigarh received the maximum number of complaints (28,019) during July 1, 2020 to March 31, 2021, accounting for 10.26% of the total complaints; followed by OBO, Kanpur (21,168) and OBO-I, New Delhi (18,767) accounting respectively for 7.75% and 6.87% of total complaints received by the 22 OBOs.

2.3 A comparative position of complaints received by OBOs during July 1, 2020 to March 31, 2021 against July 1, 2019 to June 30, 2020 is given in **Chart 2.2**.



2.4 The number of complaints handled by the OBOs during July 1, 2020 to March 31, 2021 stood at 3,02,491² against 3,20,699 handled during July 1, 2019 to June 30, 2020. The position of customer complaints handled by OBOs during the periods, July 1, 2019 to June 30, 2020 and July 1, 2020 to March 31, 2021 is given at **Appendix 2.2**.

2.5 During July 1, 2020 to March 31, 2021, in line with the trend observed over the last three years, the average cost of handling a complaint improved from ₹2,412/- to ₹1,605/- as depicted in **Chart 2.3** and **Table 2.1**.

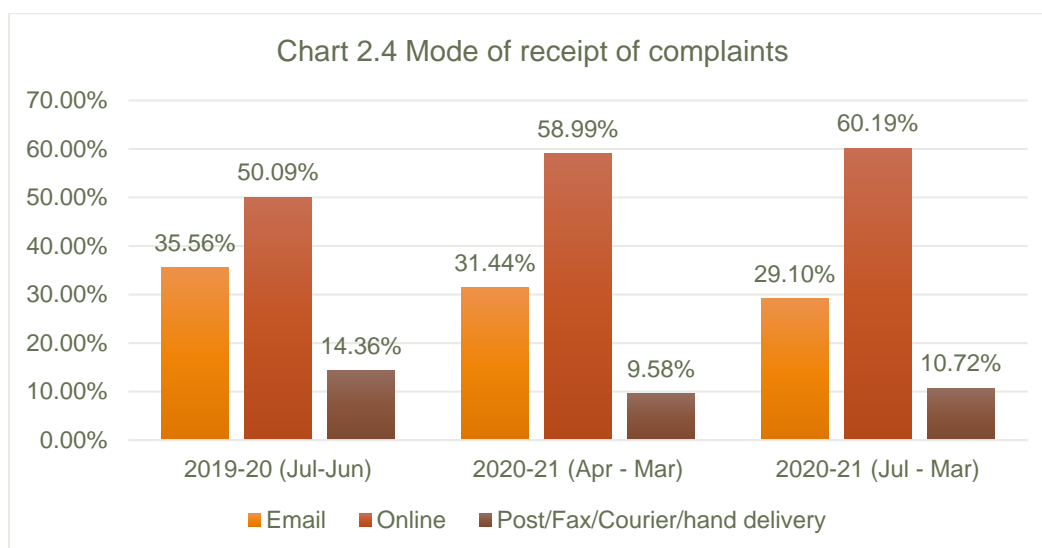


² Complaints handled comprise of 2,73,204 received during the year 2020-21, along with 24,498 carried over from the previous year and 4,789 complaints which were received vide email during 2019-20 but registered and handled in 2020-21.

2.6 The OBO-wise cost of handling a complaint during July 1, 2020 to March 31, 2021 is given at **Appendix 2.3**. The average cost of redress has improved significantly on account of end-to-end digitization of complaint processing in CMS which has enabled deployment of staff across offices eliminating physical constraints. However, considering the other fixed costs involved, the offices having lesser inflow of complaints continue to incur higher cost of handling a complaint. The variance in costs across offices will be reduced to a large extent with the launch of RB-IOS, 2021 which is drawn on ‘One Nation One Ombudsman’ approach.

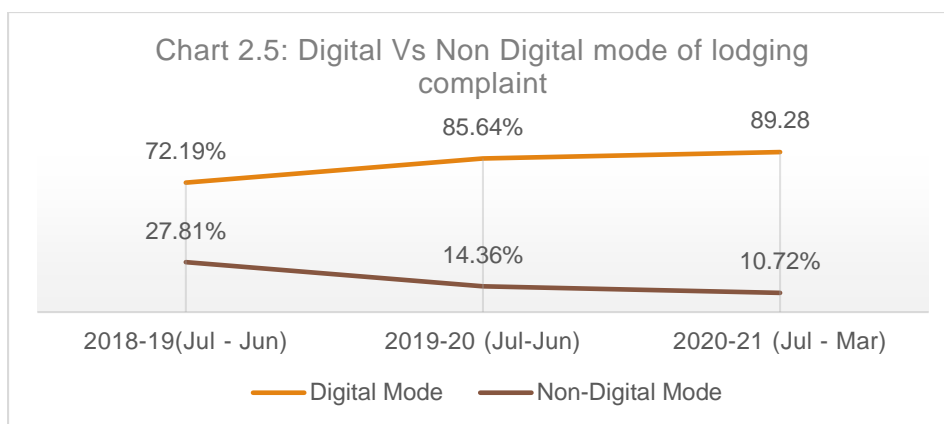
Mode of receipt of complaints

2.7 Complaints were received in the OBOs predominantly through online modes i.e., the CMS, including receipt of complaints through the Centralized Public Grievance Redress and Monitoring System (CPGRAMS)³, the GoI portal for receipt and monitoring of complaints from the public. The other modes of receipt were e-mails, hand delivery, post, courier and fax. With the launch of CMS in June 2019, physical lodgment of complaints declined from 14.36% of the total complaints received during July 1, 2019 to June 30, 2020 to 10.72% of the total complaints received during July 1, 2020 to March 31, 2021. A comparative position of the various modes through which the complaints were received during the last two years is given at **Appendix 2.4** and depicted in **Chart 2.4** below:



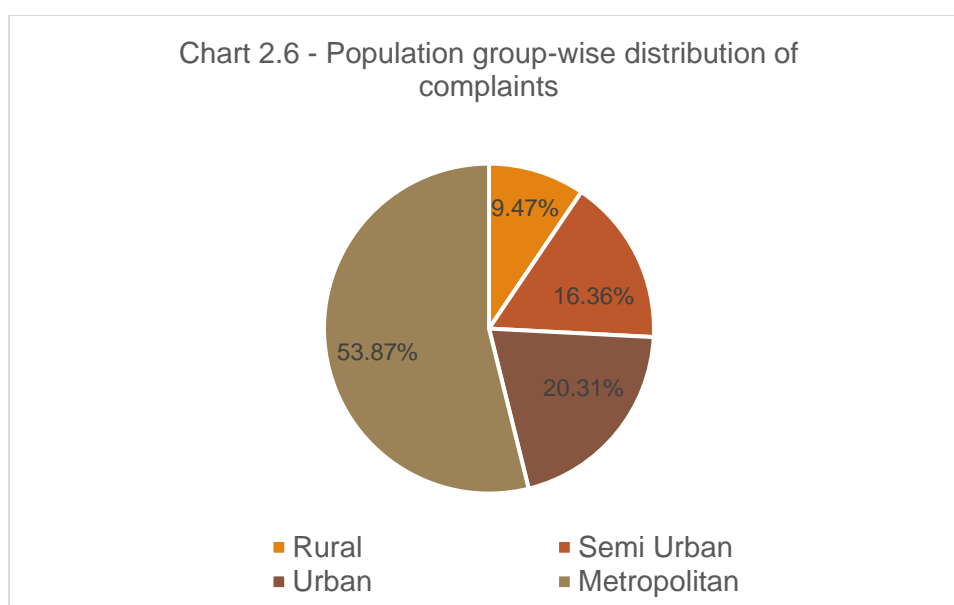
2.8 CMS has eased the complaint lodging process compared to the earlier portal, reflecting a steady increase in the volume of complaint being lodged through CMS. This is also attributed to intensive awareness campaigns undertaken by the RBI. During July 1, 2020 to March 31, 2021, 89.28% of the complaints were filed using the digital mode, of which 29.09% were through e-mails and 60.19% were using CMS. The trend of percentage of digital versus non-digital modes of lodgment of complaints for the last three years is given in **Chart 2.5** below.

³ Of the 60.19% complaints received online during July 1, 2020 to March 31, 2021, 343 complaints i.e. 0.13% were received through CPGRAMS.



Population group-wise distribution of complaints

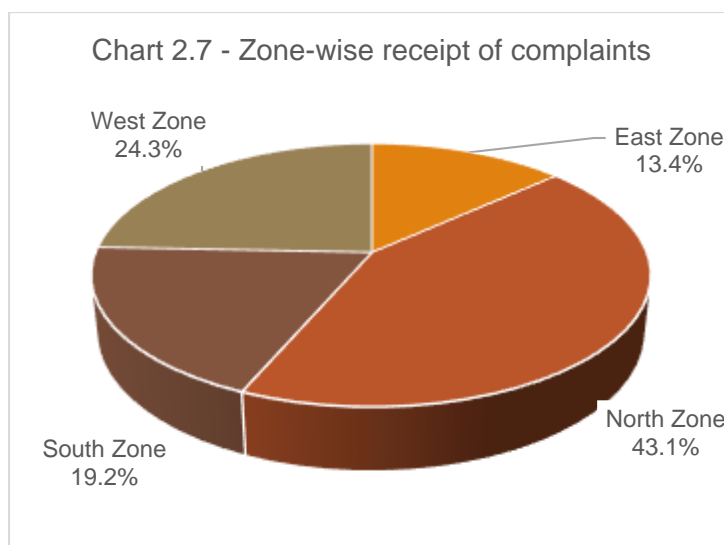
2.9 On a Y-o-Y basis, the number of complaints received from metropolitan areas increased by 20.13% over the previous year. Complaints from rural areas saw a rise of 6.20% while complaints from semi-urban and urban areas were up marginally by 0.77% and 0.45%, respectively. The population group-wise distribution of complaints received during July 1, 2020 to March 31, 2021 is given in **Chart 2.6** below and in **Appendix 2.5**.



2.10 Under each of the grounds of complaint listed under the BOS, the maximum number of complaints were received from metropolitan centres, followed by urban, semi-urban and rural centres, in general, as given in **Appendix 2.6**.

Zone-wise distribution of complaints

2.11 Continuing the trend and owing to huge volume of complaints received at OBOs of Chandigarh and New Delhi, the North zone accounted for the maximum share of complaints (43.10%) in 2020-21, followed by the West zone (24.35%) and the South zone (19.18%). East zone (13.37%) continued with least share of complaints. In terms of growth of complaints, the West zone registered the highest Y-o-Y growth at 13.51%, followed by North zone (12.65%) and East zone (9.00%). South zone witnessed growth of 4.73%. The zone-wise distribution of complaints received during July 1, 2020 to March 31, 2021 is depicted in **Chart 2.7** below and **Appendix 2.7**.

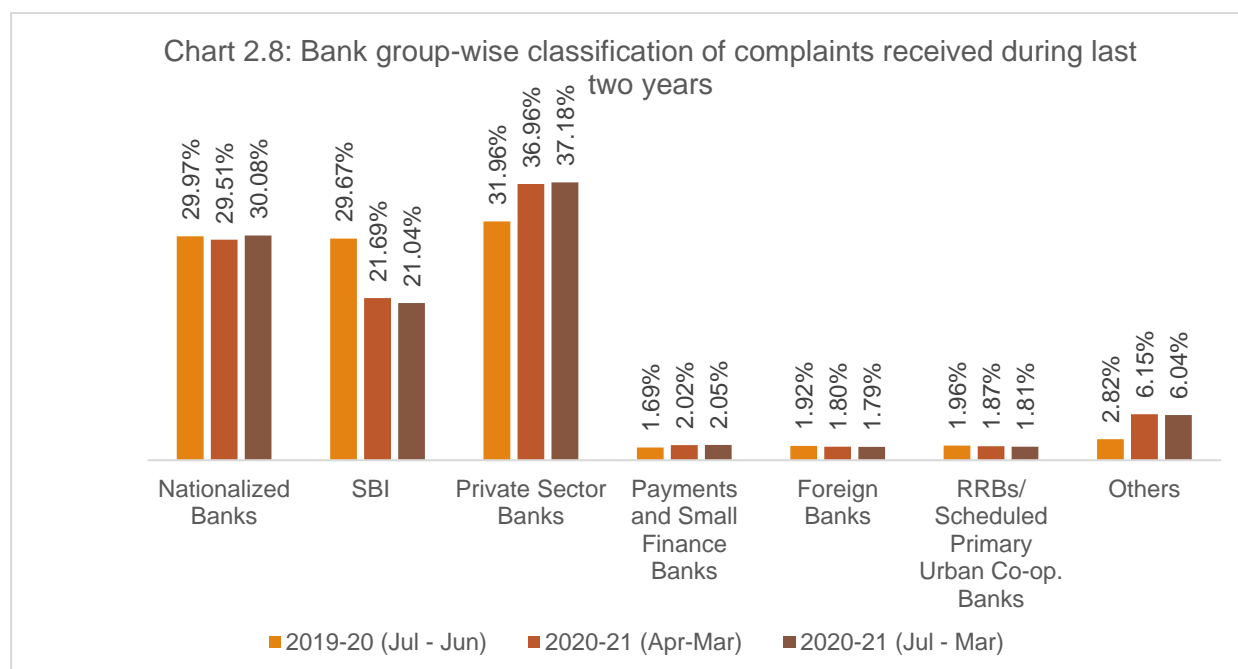


Complainant group-wise classification of complaints

2.12 Individual customers (excluding senior citizens) accounted for 82.68% of complainants during July 1, 2020 to March 31, 2021, followed by individual business (3.63%), senior citizens (2.92%) and limited companies (2.20%). **Appendix 2.8** provides the complainant group-wise classification of complaints.

Bank group-wise classification of complaints

2.13 The bank group-wise classification of complaints received by OBOs during the last two years is indicated in **Chart 2.8**



2.14 The share of total complaints received against SBI declined from 29.67% during July 1, 2019 to June 30, 2020 to 21.04% during July 1, 2020 to March 31, 2021 which is accompanied by rise in the share of Private Sector Banks (Pvt.SBs) from 31.96% during July 1, 2019 to June 30, 2020 to 37.18% during July 1, 2020 to March 31, 2021. The RRBs and Scheduled Primary UCBs together, in line with their smaller presence, accounted for 1.81% of the total complaints, while complaints against the PBs and SFBs stood at 2.05% this year. The share of complaints against FBs declined from 1.92% during July 1, 2019 to June 30, 2020 to 1.79% during July 1, 2020 to March 31, 2021 and

complaints against entities that are not covered under the BOS, 2006 increased from 2.82% during July 1, 2019 to June 30, 2020 to 6.04% during July 1, 2020 to March 31, 2021. The bank group-wise classification of complaints received is detailed at **Appendix 2.9**.

Nature of complaints handled

2.15 Clause 8 of the BOS, 2006 specifies the grounds under which a customer can file a complaint before a BO. **Table 2.2** categorizes complaints received on the grounds of deficiency in banking services as specified under Clause 8 of the BOS.

Table 2.2 – Category-wise distribution and share of complaints received at OBOs during last two years

Complaint Category	2019-20 (Jul – Jun)	2020-21* (Apr - Mar)	2020-21 (Jul – Mar)
ATM / debit cards	67,800	60,203	47,546
	21.97%	17.62%	17.40%
Mobile / electronic banking	41,310	44,385	35,458
	13.38%	12.99%	12.98%
Credit cards	28,713	40,721	33,762
	9.30%	11.92%	12.36%
Failure to meet commitments	25,036	35,999	29,090
	8.11%	10.53%	10.65%
Non-observance of FPC	36,215	33,898	27,849
	11.73%	9.92%	10.19%
Levy of charges without prior notice	18,558	20,949	16,514
	6.01%	6.13%	6.04%
Loans and advances	16,437	20,218	16,043
	5.33%	5.92%	5.87%
Non-adherence to BCSBI Codes	14,194	14,490	9,935
	4.60%	4.24%	3.64%
Deposit accounts related	8,778	8,580	6,881
	2.84%	2.51%	2.52%
Pension payments	6,307	4,966	3,990
	2.04%	1.45%	1.46%
Remittances	4,045	3,394	2,676
	1.31%	0.99%	0.98%
DSAs and recovery agents	1,406	2,440	2,259
	0.46%	0.71%	0.83%
Para banking	1,117	1,236	1,027
	0.36%	0.36%	0.38%
Notes and coins	514	332	253
	0.17%	0.10%	0.09%
Others	29,204	39,686	31,688
	9.46%	11.61%	11.60%
Out of purview of BOS	8,996	10,250	8,233
	2.91%	3.00%	3.01%
Total	3,08,630	3,41,747	2,73,204

Note: Figures in % indicate the percentage to total complaints of the respective years

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

2.16 During July 1, 2020 to March 31, 2021, complaints related to ATM/debit cards were the highest, followed by those related to mobile/ electronic banking, and credit cards.

2.17 The share of ATM/debit card related complaints to total complaints declined from 21.97% during July 1, 2019 to June 30, 2020 to 17.40% during July 1, 2020 to March 31, 2021. Of the ATM/debit card complaints, a major sub-category was 'Account debited but cash not dispensed by ATMs' with a share of 53.07% (Table 2.3).

Table 2.3 Breakup of ATM/ Debit Card complaints

Sub-category	2019-20 (Jul – Jun)	2020-21* (Apr-Mar)	2020-21 (Jul – Mar)
Non-payment of cash / account debited but cash not dispensed by ATMs	31,832	31,904	25,235
	10.31%	9.34%	9.24%
Debit in account without use of the card or details of the card	15,752	10,966	8,504
	5.10%	3.21%	3.11%
Use of stolen / cloned cards	7,511	5,187	3,929
	2.43%	1.52%	1.44%
Account debited more than once for one withdrawal in ATMs or for POS transaction	2,687	2,286	1,829
	0.87%	0.67%	0.67%
Short payment of cash / less or excess amount of cash dispensed by ATMs	1,613	1,267	1,017
	0.52%	0.37%	0.37%
Others	8,405	8,593	7,032
	2.72%	2.51%	2.57%
Sub-total	67,800	60,203	47,546
	21.97%	17.62%	17.40%
Total complaints received	3,08,630	3,41,747	2,73,204

Note: Figures in % indicate percentage to total number of complaints of respective years

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

2.18 The share of complaints relating to digital transactions (mobile/electronic banking, ATM/debit cards and credit cards) declined slightly from 44.65% during July 1, 2019 to June 30, 2020 to 42.74% during July 1, 2020 to March 31, 2021.

2.19 Complaints relating to 'loans and advances' constituted 5.87% of the total complaints received and generally pertained to delay in sanction, disbursement, non-observance of prescribed time schedule for disposal of loan applications, non-acceptance of application without valid reason, etc.

2.20 During July 1, 2020 to March 31, 2021, 1.46% of the total complaints received were related to 'pension payments' as compared to 2.04% in the previous year. This decline is seen in absolute number as well. The BOs emphasize upon the banks to deal with grievances of the pensioners in a more sensitive manner. Continuous efforts are being made for improving the services for the senior citizens.

2.21 During July 1, 2020 to March 31, 2021, 3.01% of the complaints were 'out of purview' of the BOS, 2006 and the share of such complaints stood at 2.91% during July 1, 2019 to June 30, 2020.

2.22 Complaints under the category 'others' increased from 9.46% during July 1, 2019 to June 30, 2020 to 11.60% during July 1, 2020 to March 31, 2021 as detailed in Table 2.4.

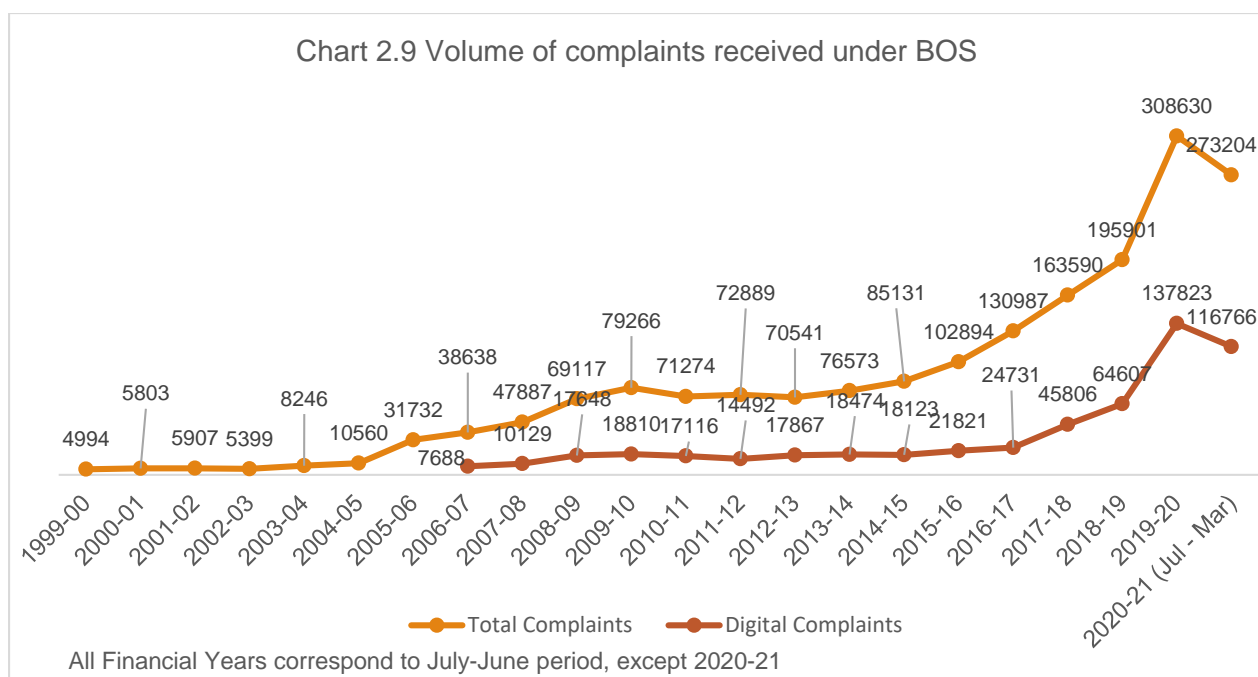
Table 2.4 – Break-up of complaints in ‘others’ category

Sub-category	2019-20 (Jul - Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
i. Non-adherence to RBI directives on:			
I. Banking or other services	3,944 1.28%	6,727 1.97%	5,076 1.86%
II. Interest rates (loans and advances)	1,946 0.63%	2,435 0.71%	1,943 0.71%
III. Any other direction or instruction as may be specified by the RBI on loans and advances and other matters	15,002 4.86%	17,396 5.09%	13,800 5.05%
ii. Non-adherence to prescribed working hours	945 0.31%	1,131 0.33%	898 0.33%
iii. Refusal to accept or delay in accepting payment towards taxes as required by RBI/ Govt.	429 0.14%	398 0.12%	340 0.12%
iv. Refusal to issue or delay in issuing or failure to service or delay in servicing or redemption of Government securities	355 0.12%	501 0.15%	405 0.15%
v. Other matters specified by RBI	6,583 2.13%	11,098 3.25%	9,226 3.38%
Sub-total	29,204 9.46%	39,686 11.61%	31,688 11.60%
Total number of complaints received	3,08,630	3,41,747	2,73,204

Note: Figures in % indicate percentage to total complaints of the respective years

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

2.23 The growth in the volume of complaints over the years is shown in **Chart 2.9**. As may be observed, the rate of growth of complaints in OBOs has risen sharply over the last four years.



Disposal of complaints

2.24 **Table 2.5** indicates a comparative position of disposal of complaints by OBOs.

Table 2.5 - Comparative position of disposal of complaints by OBOs

Number of Complaints	2019-20 (Jul – Jun)	2020-21 (Jul - Mar)
Received during the year	3,08,630	2,73,204
Brought forward from previous year	12,069	24,498
Complaints received by email before June 30, 2020 but registered as complaints after July 1, 2020 and complaints transferred from CEPCs on or later than July 1, 2020	-	4,789
Handled during the year	3,20,699	3,02,491
Disposed during the year	2,96,201	2,92,409
Rate of Disposal (%)	92.36%	96.67%
Carried forward to the next year	24,498	10,082
Complaints pending for less than one month (30 days)	6,086	6,543
Complaints pending for one to two months	3,223	1,864
Complaints pending for two to three months	1,833	848
Complaints pending for more than three months	13,356	827

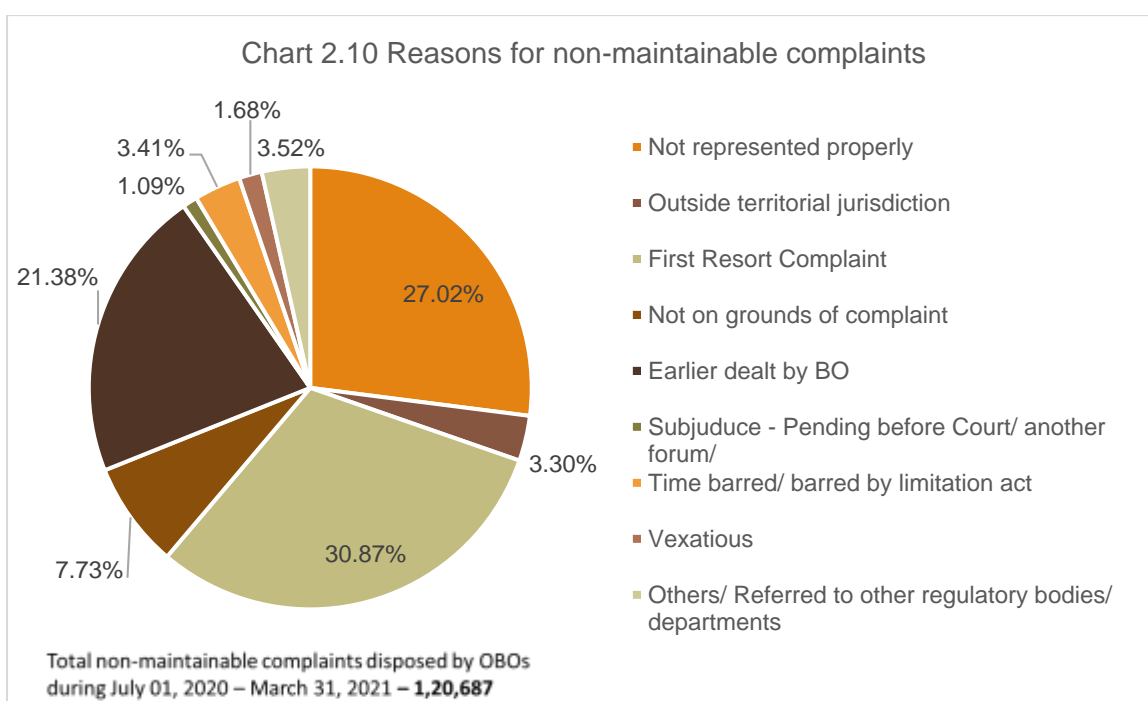
2.25 Table 2.5 indicates that the disposal of complaints rose by 4.31% during July 1, 2020 to March 31, 2021. This efficiency improvement can be attributed to end-to-end digitization of complaint processing in CMS and efforts put in by the OBOs. The OBO-wise position of complaints disposed during July 1, 2020 to March 31, 2021 is given at **Appendix 2.10**.

2.26 The pendency percentage improved from 7.64% during July 1, 2019 to June 30, 2020 to 3.33% during July 1, 2020 to March 31, 2021, with 10,082 complaints pending at the end of the year. It is worth noting that the volume of complaints handled and disposed have improved despite the pandemic and consequent periods of lockdowns in different parts of the country. The non-maintainable⁴ complaints fell to 39.90% of the total complaints handled during July 1, 2020 to March 31, 2021 as compared to 45.76% during July 1, 2019 to June 30, 2020. The reasons for complaints found non-maintainable during July 1, 2020 to March 31, 2021 are given in **Chart 2.10**.

2.27 It is observed that complaints were disposed of as non-maintainable largely due to i) the complaint being First Resort Complaints (FRCs); (ii) complaints not being represented properly; and iii) complaints having already been dealt with by the BO.

2.28 FRCs are those complaints which are received by the OBOs without the complainant having approached the concerned bank first. These complaints were sent to the respective banks for direct disposal at their end. Complainants were, however, advised through closure letters that they could approach the OBOs again in case they are not satisfied with the decision of the bank.

⁴The cases which do not fall within the grounds of complaint specified under Clause 8 of the Scheme and those wherein the procedure for filing the complaint is not adhered to as laid down in Clause 9 of the Scheme, are classified as 'non-maintainable' complaints. OBOs return such complaints to the complainants stating the reason.



Mode of disposal of maintainable complaints

2.29 'Maintainable' complaints are those that are made to the BO, relating to the grounds of complaint specified in Clause 8 of the BOS, 2006, as amended upto July 1, 2017 and are in line with the requirements laid down in the Scheme. The Scheme envisages settlement of complaints by agreement through conciliation and/or mediation. If the parties fail to arrive at an agreement, the BO gives a decision, which includes passing an Award against the bank. The OBO-wise distribution of maintainable complaints is given at **Appendix 2.11**

2.30 **Table 2.6** depicts the mode of disposal of maintainable complaints under the BOS, 2006. The share of maintainable complaints disposed by way of mutual settlement/agreement increased marginally from 72.34% during July 1, 2019 to June 30, 2020 to 72.73% during July 1, 2020 to March 31, 2021

Table 2.6 - Mode of disposal of maintainable complaints

Disposal of maintainable complaints	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
By Mutual Settlement/ Agreement	1,25,836 72.34%	1,24,900 72.73%
Disposal by Award	68 0.04%	59 0.03%
Maintainable Complaints Rejected	47,873 27.52%	46,566 27.12%
Maintainable Complaints Withdrawn	181 0.10%	197 0.11%
Total	1,73,958	1,71,722

Note: Figures in % indicate the percentage to maintainable complaints disposed during the respective periods.

Turn Around Time (TAT) of complaints

2.31 The time taken by BOs to dispose a complaint declined significantly from 95 days during July 1, 2019 to June 30, 2020 to 55 days during July 1, 2020 to March 31, 2021. The TAT pertaining to all the complaint categories showed a substantial decline, which is

mainly due to resolving of the technical glitches faced during the initial period of CMS transition, i.e., during June to December 2019, and stabilization of CMS during January to March 2020. The CMS aided in uninterrupted operations throughout the year, despite the pandemic. The ground-wise TAT is given at **Appendix 2.12**.

Grounds for rejection of maintainable complaints

2.32 The grounds for rejection of maintainable complaints and their proportion to total complaints received over the past two years are indicated in **Table 2.7**.

Table 2.7- Grounds for rejection of maintainable complaints

Ground for rejection	No. of complaints rejected	
	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
Not on grounds of complaint (Clause 8) - Clause 13(a)	46,237	44,994
	96.58%	96.62%
Not in accordance with provisions of Clause 9 (3) - Clause 13(b)	983	946
	2.05%	2.03%
Beyond pecuniary jurisdiction of BO - Clause 12 (5) & (6) - Clause 13(c)	147	142
	0.31%	0.30%
Requiring elaborate documentary and oral evidence - Clause 13 (d)	28	50
	0.06%	0.11%
Complaints without sufficient cause - Clause 13(e)	195	23
	0.41%	0.05%
Not pursued by the complainants - Clause 13(f)	27	81
	0.06%	0.17%
No loss/ damage/ inconvenience to the complainant - Clause 13 (g)	44	11
	0.09%	0.02%
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 – Clause 13(2)	212	319
	0.44%	0.69%
Total maintainable complaints rejected	47,873	46,566

Note: Figures in % indicate percentage to total maintainable complaints rejected during the respective periods.

2.33 As seen in Table 2.7 above, the maximum rejections were on the ground that the complaint was '*not on the grounds of complaint (Clause 8)*' or '*not filed in accordance with required provisions of Clause 9 (3)*', accounting for 98.65% of the rejected maintainable complaints during July 1, 2020 to March 31, 2021.

Age-wise classification of pending complaints

2.34 Although the BOS, 2006 does not specify any time limit for resolution of complaints by OBOs, efforts are made to resolve the same within two months. However, due to reasons such as non-submission and/or delay in submission of complete information by complainants/banks, the time taken for resolution may get extended in some cases. The BOs and the Principal Nodal Officers (PNOs) of banks are advised/sensitized to ensure that complaints are resolved within 60 days. The age-wise classification of the number of pending complaints as on March 31, 2021 is detailed at **Appendix 2.13**.

Awards issued

2.35 During the year, 59 Awards were issued by BOs of which 57 were implemented within the stipulated time. The bank-wise mode of disposal of complaints, including passing of Awards and their implementation is given in **Appendix 2.14**.

Appeals against the decisions of the BOs

2.36 The Deputy Governor (DG) -in-Charge of CEPD, RBI is designated as the Appellate Authority (AA)⁵ as per the provisions of BOS, 2006. The CEPD provides the secretariat to the AA. During the year, 23 Appeals were received during July 1, 2020 to March 31, 2021 as compared to 63 Appeals during July 1, 2019 to June 30, 2020. Of these, 13 Appeals were received from complainants whereas 10 were filed by the banks. With 47 Appeals pending from the previous year, the AA handled 70 Appeals during July 1, 2020 to March 31, 2021. Twenty-six Appeals were disposed during July 1, 2020 to March 31, 2021 and 44 were pending at the close of the period under review.

2.37 The position of Appeals handled by the AA during the last two years and the OBO-wise position of Appeals received during July 1, 2020 to March 31, 2021 is given in **Tables 2.8** and **2.9**, respectively.

Table 2.8 - Position of Appeals as on March 31, 2021

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

⁵Clause 14 of the Scheme provides that “any party aggrieved by an Award issued by the BO under Clause 12 or by rejection of a complaint for the reasons referred to in Sub-Clauses (d) to (g) of Clause 13 of the Scheme, can appeal to the Appellate Authority designated under the Scheme.”

Table 2.9 – OBO-wise position of Appeals received during July 1, 2020 to March 31, 2021

OBO	No of Appeals received in 2020-21 (Jul – Mar)
Ahmedabad	1
Bangalore	0
Bhopal	2
Bhubaneswar	0
Chandigarh	3
Chennai	6
Dehradun	3
Guwahati	1
Hyderabad	0
Jaipur	0
Jammu	0
Kanpur	2
Kolkata	0
Mumbai-I	1
Mumbai-II	0
New Delhi-I	3
New Delhi-II	0
New Delhi-III	0
Patna	0
Raipur	1
Ranchi	0
Thiruvananthapuram	0
Total	23

Chapter 3

The Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC), 2018: Activities during July 1, 2020 to March 31, 2021

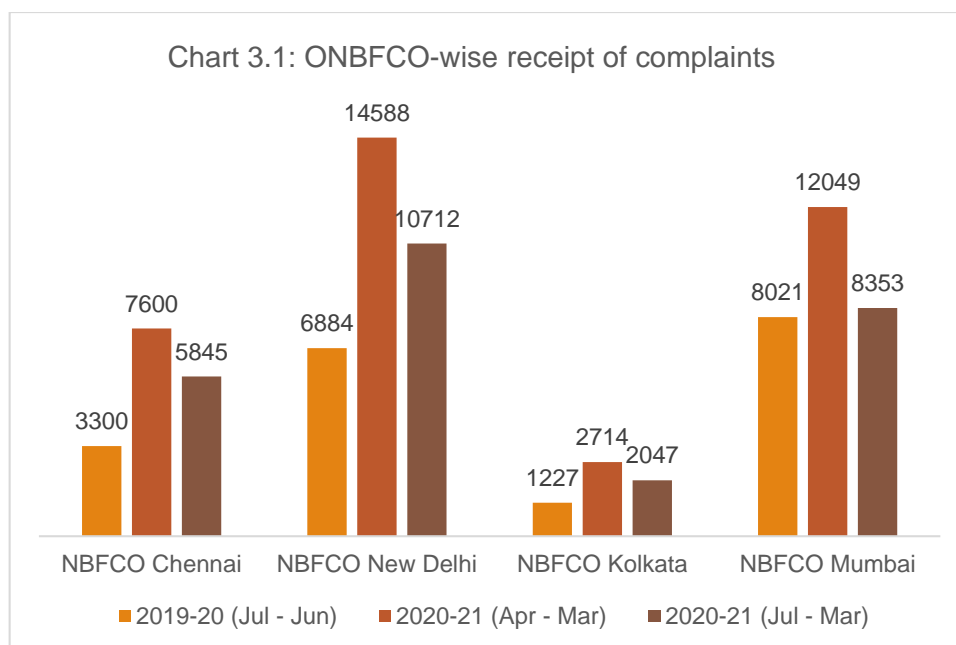
The number of complaints received by the four ONBFCOs during July 1, 2020 to March 31, 2021 stood at 26,957 complaints as compared to 19,432 received during July 1, 2019 to June 30, 2020. As the transition year 2020-21 comprised of nine months, for the purpose of Y-o-Y comparisons in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against the numbers reported in the previous financial year, i.e., July 1, 2019 to June 30, 2020. The number of complaints received during April 1, 2020 to March 31, 2021 was 36,951, registering an increase of 90.16% over July 1, 2019 to June 30, 2020. Complaints relating to non-adherence to FPC were the highest, constituting 54.75% of the total complaints received. Majority (73.69%) of the maintainable complaints were resolved through conciliation/ mediation. During the year, six Awards were issued by NBFCOs. One Appeal was received against the decision of the NBFCO.

Receipt of complaints

3.1 The OSNBFC is administered through four ONBFCOs located at Chennai, Kolkata, Mumbai, and New Delhi, which handle complaints of South, East, West and North zones, respectively covering the entire country.

3.2 During July 1, 2020 to March 31, 2021, 26,957 complaints were received at the ONBFCOs. As the transition year 2020-21 comprised of nine months, for the purpose of Y-o-Y comparisons in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against the numbers reported in the previous financial year, i.e., July 1, 2019 to June 30, 2020. The receipt of complaints during April 1, 2020 to March 31, 2021 showed a 90.16% increase over the previous year July 1, 2019 to June 30, 2020. The year-wise number of complaints received at ONBFCOs in last two years is given in **Appendix 3.1**.

3.3 Of the 26,957 complaints received by the ONBFCOs during July 1, 2020 to March 31, 2021, ONBFCO, New Delhi accounted for the maximum (39.74%), followed by ONBFCO, Mumbai (30.99%), ONBFCO, Chennai (21.68%) and ONBFCO, Kolkata (7.59%). A comparison of the number of complaints received by the respective ONBFCOs during the last two years is given in **Chart 3.1**.

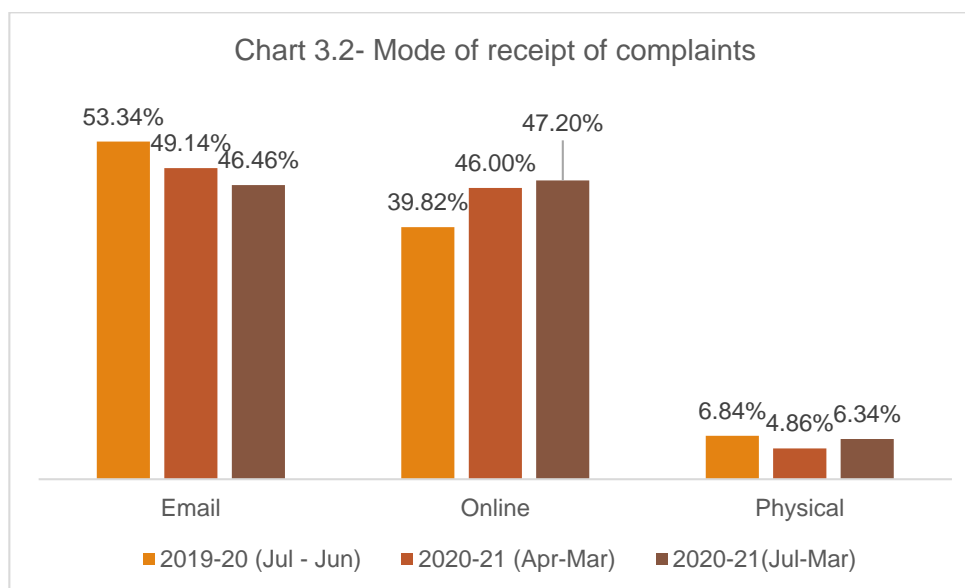


Cost of handling a complaint

3.4 During the year July 1, 2020 to March 31, 2021, under the OSNBFC, 2018, the average cost of handling a complaint stood at ₹1,692/-. Cost of handling a complaint ONBFCO-wise is detailed at **Appendix 3.2**.

Mode of receipt of complaints

3.5 The ONBFCOs receive complaints through various modes, viz. through the CMS portal, e-mail, post/ registered post, hand delivery, courier, fax, etc. The number of complaints received through different modes during the previous two years is indicated in **Appendix 3.3** and **Chart 3.2**.



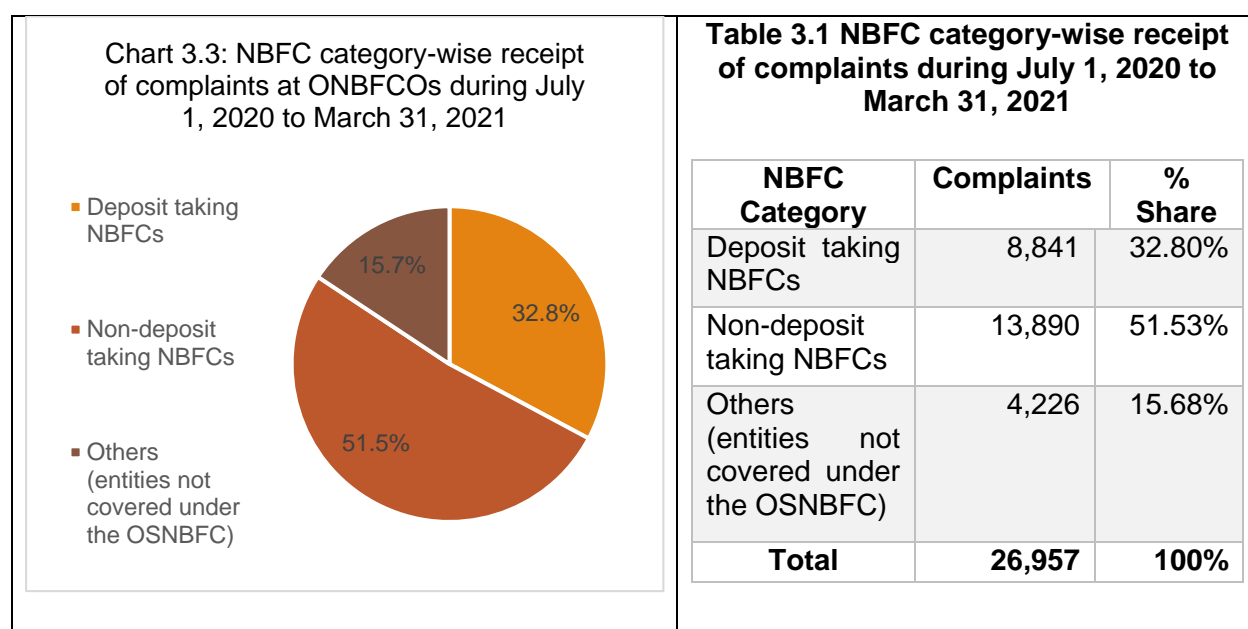
3.6 During July 1, 2020 to March 31, 2021, 12,724 (47.20%) complaints were received through CMS and CPGRAMS. Complaints received through e-mail stood at 12,523 (46.46%) while physical sources like post/courier/fax/hand delivery accounted for 1,710 complaints (6.34%). Electronic mode accounted for the 93.66% of the total complaints received.

Complainant group-wise classification of complaints

3.7 Individual customers constituted the largest segment (52.30%) of complainants during July 1, 2020 to March 31, 2021, while 0.34% of the total complaints were lodged by senior citizens. The complainant group-wise classification of complaints is given at **Appendix 3.4**.

NBFC category-wise complaints received

3.8 Of the total complaints received during July 1, 2020 to March 31, 2021, 8,841 (32.80%) complaints were against NBFCs-D, while 13,890 (51.53%) complaints were against NBFCs-ND. Complaints against entities not covered under the OSNBFC, at 4,226, accounted for 15.68% of the complaints lodged at the ONBFCOs. Such complaints were forwarded to the regulators concerned like National Housing Bank (NHB), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), etc. The NBFC category-wise classification of complaints received by ONBFCOs during the last two years is indicated at **Table 3.1** and **Chart 3.3** below:



Nature of complaints received

3.9 Clause 8 of the OSNBFC, 2018, specifies 13 grounds regarding deficiency in NBFC services against which a customer can file a complaint before the NBFCO. The complaints received under various grounds of deficiency in services of NBFCs are furnished in **Table 3.2** below:

Table 3.2: Category-wise distribution of complaints

Complaint category	2019-20 (Jul – Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
Non-adherence to FPC	7,052	17,915	14,758
	36.29%	48.48%	54.75%
Non-observance of RBI directions	3,607	6,114	2,999
	18.56%	16.55%	11.13%
Levy of charges without prior notice	1,628	3,189	2,544
	8.38%	8.63%	9.44%
Non-transparency in contract/loan	1,704	1,833	1,280
	8.77%	4.96%	4.75%

Complaint category	2019-20 (Jul – Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
Delay in repayment of deposits	395	536	406
	2.03%	1.45%	1.51%
Delay in release of securities/ documents	268	417	354
	1.38%	1.13%	1.31%
No communication about loan sanctioned	399	375	314
	2.05%	1.01%	1.16%
Delay in payment of interest	232	386	259
	1.19%	1.04%	0.96%
Non-understandable or no adequate notice on terms and conditions	82	145	114
	0.42%	0.39%	0.42%
Non-understandable or non-issuance of sanction letter/ terms	49	85	67
	0.25%	0.23%	0.25%
Not covered under Clause 8 of the Scheme	474	1,169	962
	2.44%	3.16%	3.57%
Others	3,542	4,787	2,900
	18.23%	12.95%	10.76%
Total	19,432	36,951	26,957

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

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

3.10 During July 1, 2020 to March 31, 2021, complaints pertaining to non-adherence to FPC constituted the largest share i.e., 54.75% of the complaints received, followed by non-observance of RBI directions to NBFCs at 11.13% and levy of charges without prior notice (9.44%).

3.11 Complaints under the category 'others', at 10.76%, also took a significant share of the total complaints received. The break-up for the 'others' category is detailed in **Table 3.3**.

Table 3.3: Break-up of complaints in 'others' category

Sub-Category	2019-20 (Jul – Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
Failure on commitments	855	899	489
	4.40%	18.78%	16.86%
Loans & Advances	286	381	231
	1.47%	7.96%	7.97%
Delay in presentation of Post-dated Cheques	76	122	81
	0.39%	2.55%	2.79%
Recovery agent related	65	38	28
	0.33%	0.79%	0.97%
Non-adherence to BCSBI Code	58	39	23
	0.30%	0.81%	0.79%
Other matters specified by RBI	2,202	3,308	2,048
	11.33%	69.10%	70.62%
Sub-total	3,542	4,787	2,900
	18.23%	12.95%	10.76%
Total number of complaints received	19,432	36,951	26,957

Note: Figures in % indicate percentage share to 'others'

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Disposal of Complaints

3.12 During July 1, 2020 to March 31, 2021, ONBFCOs handled 29,351 complaints, as against 19,468 complaints handled during July 1, 2019 to June 30, 2020. Out of 29,351 complaints 28,032 complaints were disposed by the end of the year, achieving a disposal rate of 95.51%. The position of complaints handled by ONBFCOs is tabulated in **Table 3.4** below:

Table 3.4: Position of customer complaints handled by ONBFCOs

Particulars	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)
Complaints brought forward from the previous year	36	908
Complaints received during the year	19,432	26,957
Complaints of 2019-20 transferred from CEPCs during 2020-21 and email complaints received before June 30, 2020 but converted into complaints later than June 30, 2020	-	1,486
Total number of complaints handled during the year	19,468	29,351
Complaints disposed during the year	18,560	28,032
Percentage of disposal	95.34%	95.51%
Complaints pending at the end of the year	908	1,319
Complaints pending for less than one month	380	659
Complaints pending for one to two months	187	365
Complaints pending for two to three months	60	98
Complaints pending for more than three months	281	197

3.13 The status of complaints received and disposed under the OSNBFC, 2018 office-wise during July 1, 2020 to March 31, 2021 is given at **Appendix 3.5**.

3.14 Complaints that are not on the grounds specified in Clause 8 of the OSNBFC, complaints where the procedure for filing the complaint as laid down in Clause 9 and 9A of the OSNBFC is not followed or complaints received against entities not registered with RBI, etc. are classified as ‘non-maintainable’ complaints. Of the complaints handled during July 1, 2020 to March 31, 2021, 11,832 (40.31%) of the complaints were disposed as maintainable. The NBFCO-wise position of maintainable complaints disposed is given in **Appendix 3.6**.

Mode of disposal of maintainable complaints

3.15 The mode of disposal of maintainable complaints is indicated in **Table 3.5** below:

Table 3.5- Mode of disposal of maintainable complaints by ONBFCOs

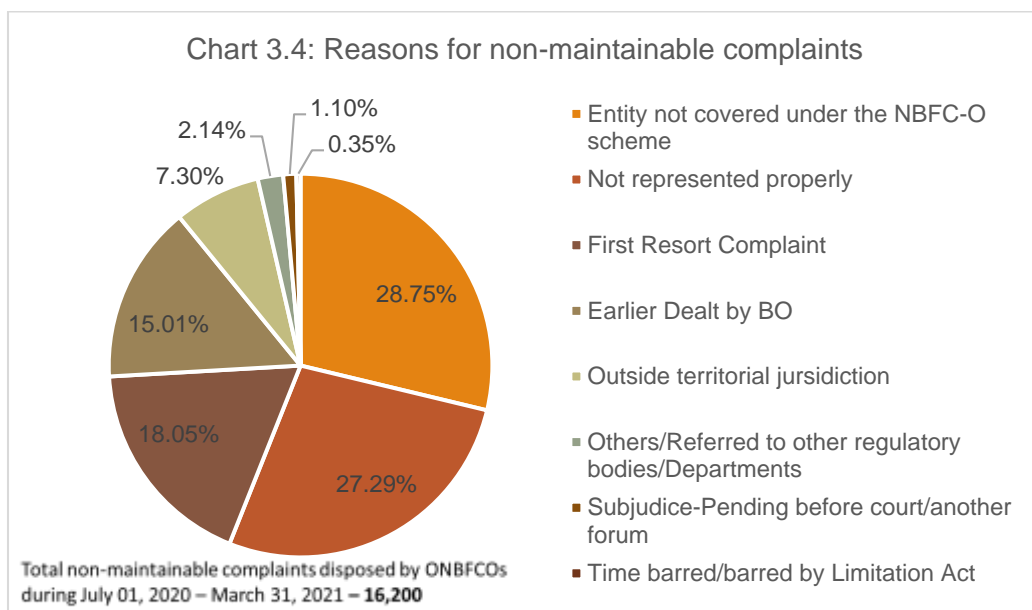
Mode of disposal	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
Mutual settlement/ agreement	4,045	8,719
	71.12%	73.69%
Complaints withdrawn	1	0
	0.02%	0%
Awards issued	0	6
	0%	0.05%
Rejected	1,641	3,107
	28.85%	26.26%
Total maintainable complaints	5,687	11,832

Note: Figures in % indicate percentage to maintainable complaints

3.16 During July 1, 2020 to March 31, 2021, a major portion of the maintainable complaints disposed (73.69%) was closed under Clause 11 of the OSNBFC, which states that the grievances raised by the complainant have been resolved by the NBFC through mutual settlement/agreement with the intervention of the Ombudsman. Further, 26.26% of the complaints were rejected; and 6 Awards were issued during the year, July 1, 2020 to March 31, 2021.

3.17 The non-maintainable complaints formed a sizeable portion (55.19%) of the complaints handled during July 1, 2020 to March 31, 2021. The grounds under which the complaints were determined as non-maintainable are given in **Chart 3.4**. It may be observed that complaints were determined as non-maintainable largely due to i) entity not being covered under the OSNBFC (ii) complaints not being represented properly or (iii) the complaints being FRCs.

3.18 The NBFC-wise list of maintainable complaints disposed during the year July 1, 2020 to March 31, 2021 is given in **Appendix 3.7**.



Appeals against the decisions of NBFCOs

3.19 The OSNBFC provides an appellate mechanism under which, the complainant as well as the NBFC, can Appeal against the decision or Award of the Ombudsman, to the AA designated under the Scheme. Appeal can be made against the closure of a complaint provided it has been closed under the appealable clauses of the Scheme, for the reasons referred to in Sub Clauses (c) to (f) of Clause 13; and against an Award under Clause 12 of the Scheme. The DG-in-Charge of the CEPD is the designated AA. The secretarial assistance to the AA is provided by the CEPD. During July 1, 2020 to March 31, 2021, one Appeal was received, which was under process, at the end of the year, as detailed in **Table 3.6**.

Table 3.6: Position of Appeals – ONBFCOs

Particulars	2020-21 (Jul - Mar)
Appeals pending at the beginning of the year	1
Appeals received during the year from complainants	1
Appeals received during the year from NBFCs	0
Total Appeals handled during the year	2
Appeal disposed during the year	1
Pending at the end of the year	1
Mode of Disposal:	
Appeals remanded	0
Appeals withdrawn/ settled/ infructuous	0
Appeals rejected	1
Appeals allowed	0
Appeals Disposed:	
In favour of complainants	1
In favour of NBFCs	0
Neither in favour of complainants nor in favour of NBFCs (remanded back /infructuous)	0

Chapter 4

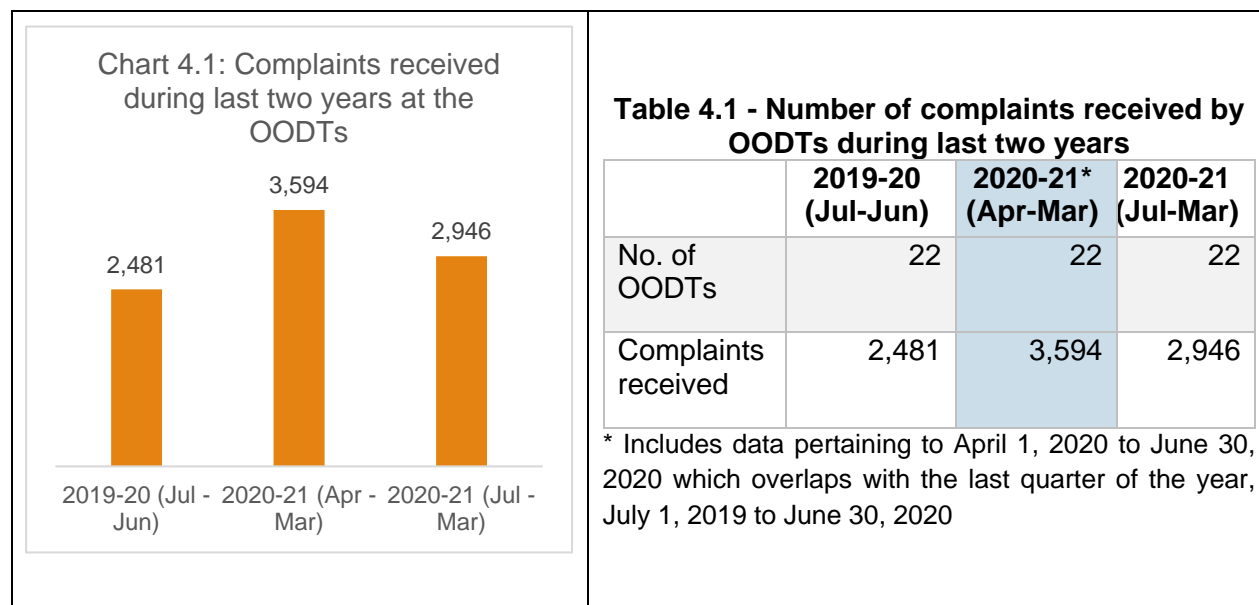
Ombudsman Scheme for Digital Transactions (OSDT), 2019: Activities during July 1, 2020 to March 31, 2021

The number of complaints received by the 22 OODTs during July 1, 2020 to March 31, 2021 was 2,946, compared to 2,481 complaints received during July 1, 2019 to June 30, 2020. As the year 2020-21 was observed with just nine months, for the ease of Y-o-Y comparison in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against July 1, 2019 to June 30, 2020. Accordingly, on a Y-o-Y comparison, the number of complaints received during April 1, 2020 to March 31, 2021 was 3,594 registering an increase of 44.86% over July 1, 2019 to June 30, 2020. The rate of disposal of complaints stood at 99.13% during July 1, 2020 to March 31, 2021. Complaints pertaining to fund transfers/ UPI/ BBPS/ Bharat QR Code constituted the largest share of complaints i.e. 51.15%. The majority (57.54%) of maintainable complaints were resolved through mutual agreement/ conciliation /mediation. Complaints relating to digital modes of transactions were the highest, constituting 93.52% of the total complaints received. During the year, no Awards were issued under the OSDT. No Appeal was received against the decisions of the ODTs.

4.1 The OSDT, 2019 is administered through the 22 offices where the OBOs are situated.

Receipt of complaints

4.2 During July 1, 2020 to March 31, 2021, 2,946 complaints were received at the OODTs. The transition year 2020-21 comprised of nine months. Therefore, for the purpose of Y-o-Y comparisons in absolute terms, the report compares the data for the period April 1, 2020 to March 31, 2021 as against the numbers reported in the previous financial year, i.e., July 1, 2019 to June 30, 2020. The receipt of complaints during April 1, 2020 to March 31, 2021, showed a 44.86% increase over the previous year when compared to July 1, 2019 to June 30, 2020. The year-wise number of complaints received at OODTs in last three years is given in **Chart 4.1** and **Table 4.1**.



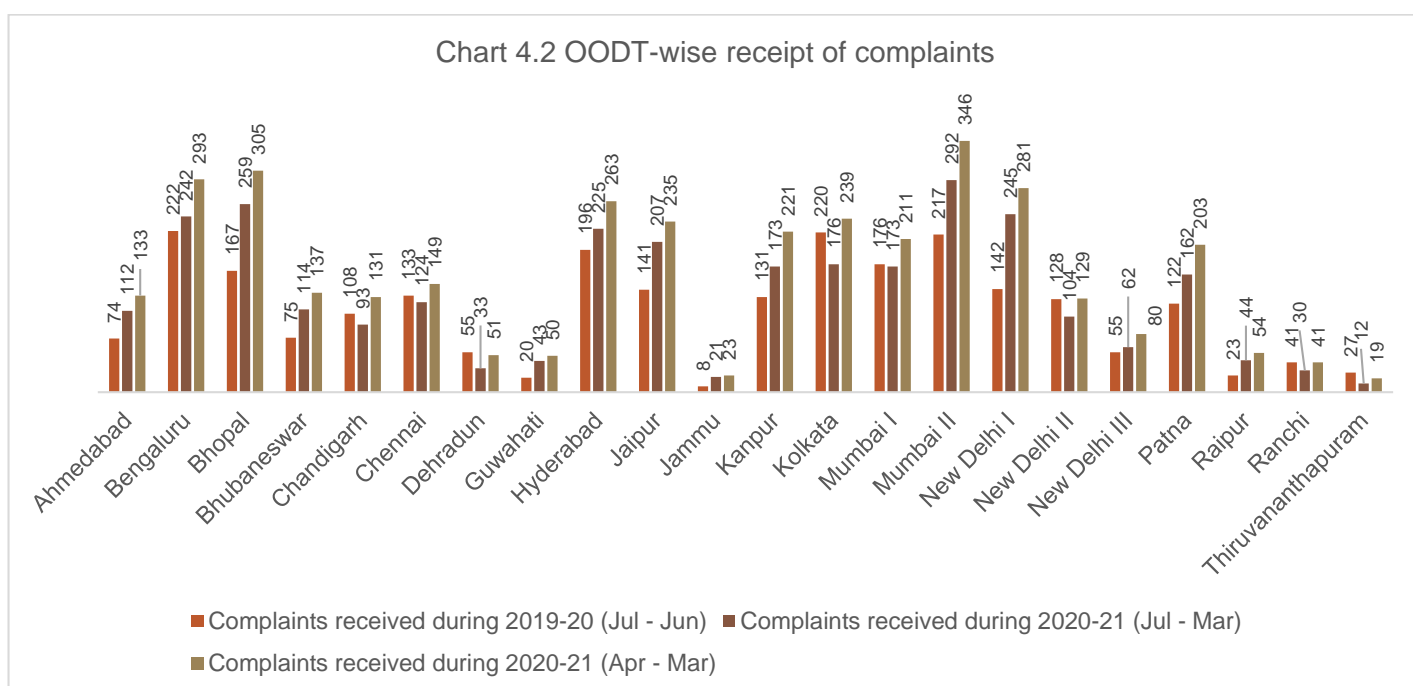
4.3 During July 1, 2020 to March 31, 2021, 3,203 complaints were handled by OODTs, of which, 99.13% complaints were disposed at the end of the year. The position of customer complaints handled by OODTs is tabulated in **Table 4.2** below:

Table 4.2 - Position of customer complaints handled by OODTs

Particulars	2019-20 (Jul – Jun)	2020-21 (Jul - Mar)
Complaints brought forward from previous year	53	230
Complaints received by email before June 30, 2020 but registered as complaints after July 1, 2020 and complaints transferred from CEPCs on or later than July 1, 2020	-	27
Complaints received	2,481	2,946
Total number of complaints handled	2,534	3,203
Complaints disposed	2,304	3,175
Rate of disposal (%)	90.92%	99.13%
Complaints pending at the end of the year	230	28
Complaints pending for less than one month	31	18
Complaints pending for one to two months	20	3
Complaints pending for two to three months	23	2
Complaints pending for more than three months	156	5

4.4 Of the 2,946 complaints received by the OODTs, OODT-II, Mumbai received the maximum number of complaints (292), which accounted for 9.91% of the total complaints received by the OODTs, followed by OODT, Bhopal (259) and OODT-I, New Delhi (245). OODT, Thiruvananthapuram (12) received the least share of complaints with 0.41%. office-wise receipt of complaints at OODTs is given at **Appendix 4.1**.

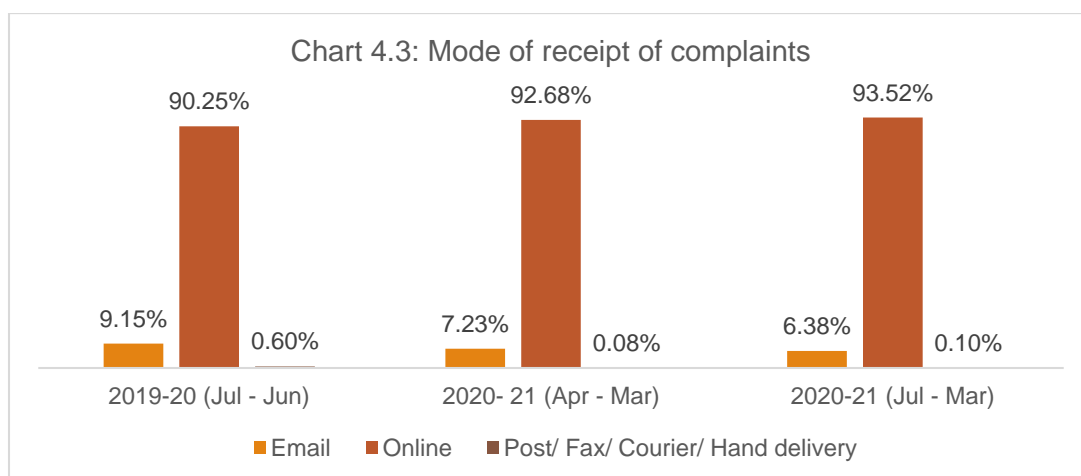
4.5 A comparative position of complaints received by OODTs during the last two years is given in **Chart 4.2**.



Mode of receipt of complaints

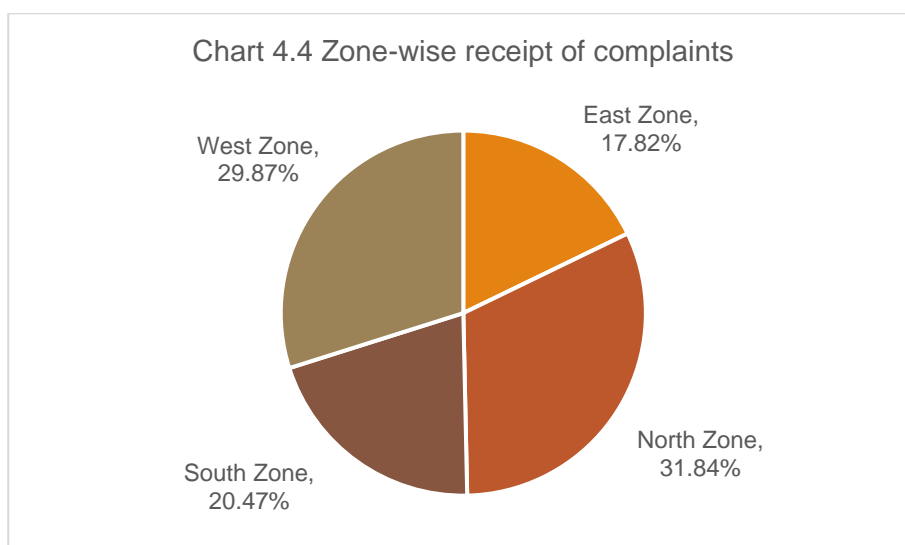
4.6 During July 1, 2020 to March 31, 2021, 99.90% (2,943) of the complaints were lodged through digital mode using the CMS portal/ email/ CPGRAMS. This reflects the tech-

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 through the physical mode during the year. A comparative position of the various modes through which the complaints were received during July 1, 2020 to March 31, 2021 is depicted in **Chart 4.3**, with details provided at **Appendix 4.2**.



Zone-wise distribution of complaints

4.7 The North zone accounted for the maximum complaints (31.84%) during July 1, 2020 to March 31, 2021, followed by the West zone (29.87%) and the South zone (20.47%). The East zone accounted for the least share i.e. 17.82% of the total complaints received. The zone-wise distribution of complaints received is given at **Appendix 4.3** and depicted in **Chart 4.4** below.



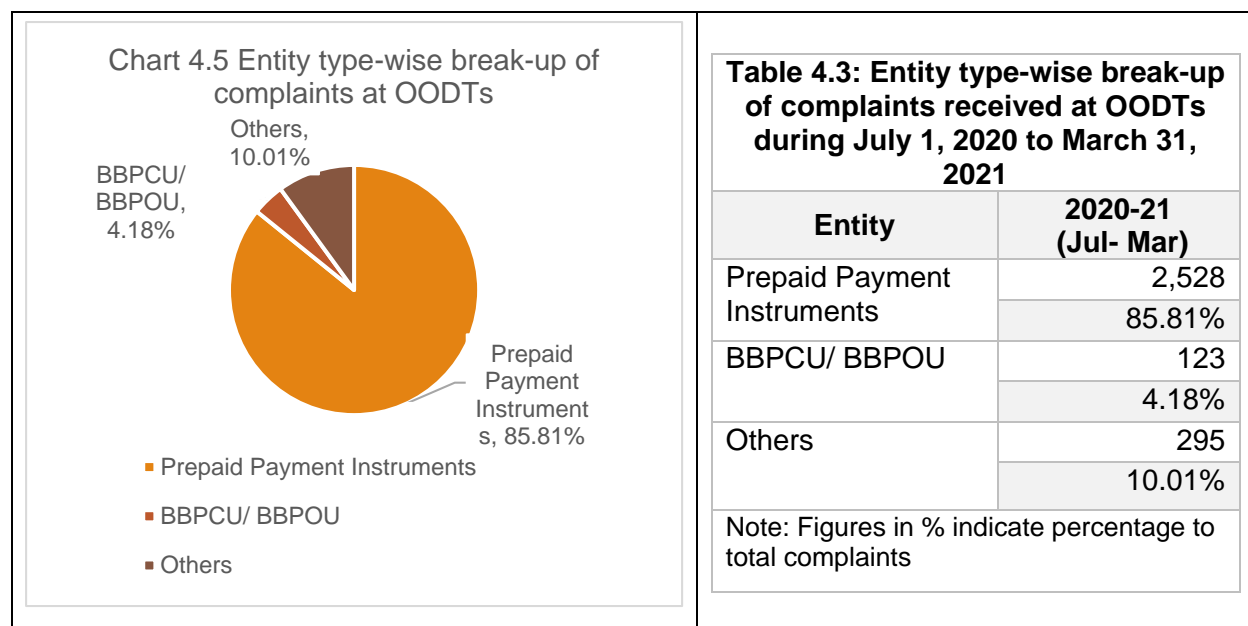
Complainant group-wise classification

4.8 Individual customers constituted the largest segment (76.75%) of complainants during July 1, 2020 to March 31, 2021. Senior citizens accounted for 0.81% of the total complaints. The complainant group-wise classification of complaints is given at **Appendix 4.4**.

Entity type-wise classification

4.9 The entity type-wise classification of complaints received by OODTs during July 1, 2020 to March 31, 2021 is indicated in **Chart 4.5** and **Table 4.3** below.

4.10 In tune with the size of their network and business, PPIs had the highest share of complaints accounting for 85.81% of the total complaints, followed by Bharat Bill Payment Central Unit (BBPCU)/ Bharat Bill Payment Operating Unit (BBPOU) with 4.18% share in total complaints. Other entities accounted for 10.01% of total complaints.



Nature of complaints handled

4.11 Clause 8 of the Scheme specifies the grounds on which a customer can file a complaint before the Ombudsman. **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)	2020-21 (Jul - Mar)
Fund Transfers/ UPI/ BBPS/ Bharat QR Code	1,089 43.89%	1,775 49.39%	1,507 51.15%
Mobile/Electronic Fund Transfers / Mobile/Electronic Banking	598 24.10%	824 22.93%	665 22.57%
Non-reversal of Funds due to Wrong Beneficiary Transfer by System Participant	218 8.79%	291 8.10%	241 8.18%
Prepaid Payment Instruments (PPI)	198 7.98%	253 7.04%	203 6.89%
Violation of RBI Directives in relation to Fees/Charges	58 2.34%	100 2.78%	76 2.58%
Out of Subject	75 3.02%	57 1.59%	33 1.12%
Others	245 9.88%	294 8.18%	221 7.50%
Total	2,481	3,594	2,946

Note: Figures in percentages indicate share to total complaints

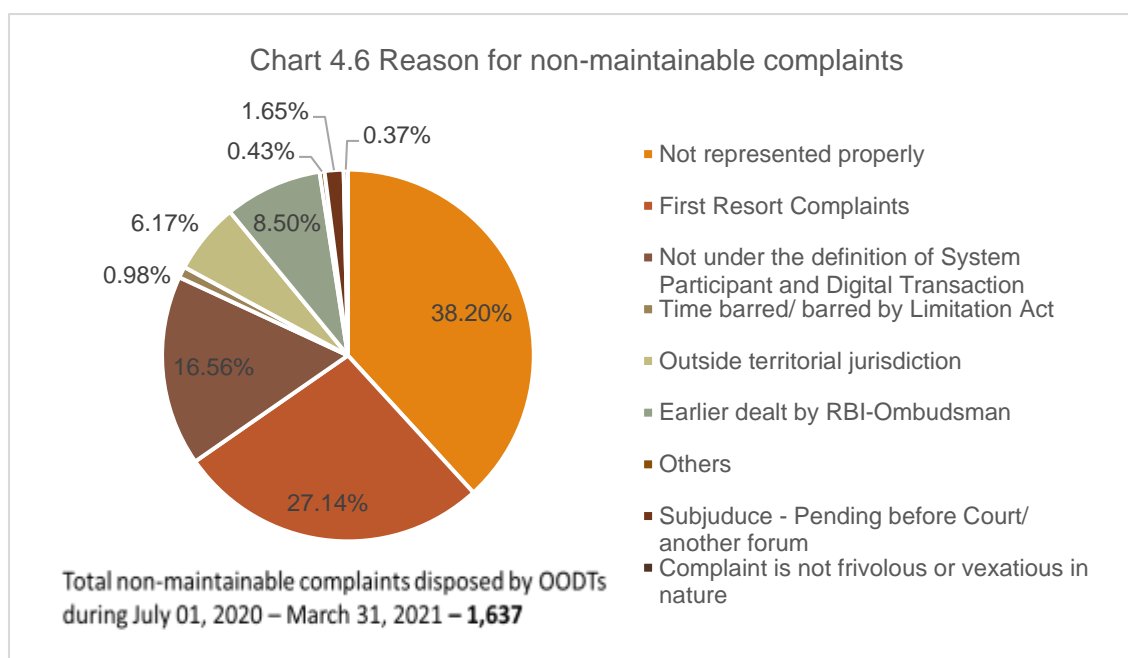
* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

4.12 During July 1, 2020 to March 31, 2021, complaints related to fund transfers/ UPI/ BBPS/ Bharat QR code constituted the largest share i.e. 51.15% of the total complaints received, followed by mobile/electronic fund transfers / mobile/electronic banking (22.57%) and non-reversal of funds due to wrong beneficiary transfer by System Participants (8.18%).

Disposal of complaints

4.13 Despite the increased inflow of complaints with the roll out of CMS, and the ongoing COVID-19 pandemic, OODTs achieved a disposal rate of 99.13%. The OODT-wise position of complaints disposed during July 1, 2020 to March 31, 2021 is given at **Appendix 4.5**.

4.14 The details of the grounds under which the complaints have been disposed as non-maintainable are given in the **Chart 4.6** 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 System Participants and digital transaction.



4.15 FRCs are those complaints which were lodged with the OODTs without the complainant approaching the concerned entity first. Such FRCs were forwarded to the respective System Participant for disposal at their end. Complainants were, however, advised through closure letters that they may approach the OODT again in case they were not satisfied with decision of the concerned entity.

4.16 The OODT-wise and entity-wise distribution of maintainable complaints is given at **Appendix 4.6** and **Appendix 4.7** respectively.

Mode of disposal of maintainable complaints

4.17 '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 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.

4.18 **Table 4.5** depicts the way the maintainable complaints were disposed of during the year. Of the maintainable complaints, 57.54% were resolved through agreement and 42.46% were rejected.

Table 4.5 - Mode of disposal of maintainable complaints

Disposal of Maintainable Complaints	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)
	By Mutual Settlement/Agreement	532 56.12%
Disposal by Award	0 0.00%	0 0.00%
Maintainable Complaints Rejected	416 43.88%	653 42.46%
Maintainable Complaints Withdrawn/Issued Advisory	0 0.00%	0 0.00%
Total	948	1,538

Note: Figures in % indicate share to total complaints

Grounds for rejection of maintainable complaints

4.19 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 for rejection of maintainable complaints

Ground for Rejection	No. of Complaints Rejected	
	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
Not on the grounds of complaint referred to in Clause 8 - Clause 13(1)(a)	409 98.32%	631 96.63%
Not in accordance with Sub Clause (3) of Clause 9 - Clause 13(1)(b)	2 0.48%	16 2.45%
Beyond the limit of compensation prescribed under Clause 12 (5) and 12(6) - Clause 13(1)(c)	1 0.24%	4 0.61%
Complaints without any sufficient cause - Clause 13(1)(e)	4 0.96%	1 0.15%
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 0.00%	1 0.15%
Total	416	653

Note: Figures in percentages indicate the share to total complaints

4.20 As may be seen from Table 4.6 above, the maximum number of rejections due to complaints ‘not on grounds of complaint referred to in Clause 8 -Clause 13(1)(a)’, inviting need for creation of greater awareness among complainants about the OSDT.

Age-wise classification of pending complaints

4.21 Although OSDT does not specify any time limit for resolution of complaints by ODTs, efforts are made to resolve the same within two months. However, due to reasons such as non-submission and/ or delay in submission of complete information by complainants/ entities, the time taken for resolution may get extended in some cases. The ODTs and the PNOs of the System Participants were advised/ sensitized to ensure that complaints are redressed expeditiously. The age-wise classification of the number of pending complaints as on March 31, 2021 is detailed in **Appendix 4.8**.

Appeals against the decisions of the ODTs

4.22 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 July 1, 2020 to March 31, 2021.

Chapter 5

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

During the year 4,322 complaints were received through CPGRAMS and 1,243 applications were received under the RTI Act, 2005 in all the ORBIOs which were replied to.

CPGRAMS

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

5.2 A comparative position of the complaints received through this portal and handled by the ORBIOs during the last two years is given at **Appendix 5.1**. The complaints received through this portal went up from 1,515 in the previous year to 4,322 in the current year.

RTI Act, 2005

5.3 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, 1,243 RTI applications were received by all the ORBIOs. The office-wise position of such applications received during the last two years is detailed at **Appendix 5.2**.

Chapter 6

Other Developments

Important regulatory efforts were made in the area of customer service during July 1, 2020 to March 31, 2021. These include the issuance of instructions for strengthening of grievance redress mechanism in banks on [January 27, 2021](#). The instructions comprise of, *inter-alia*; (i) enhanced disclosures; (ii) recovery of cost of redress for complaints received at the OBOs above the average number of maintainable complaints in the peer-group of the bank, and (iii) intensive review and supervisory actions. The annual RCA of the major areas of complaints was carried out and steps to address the concerns identified were taken. A comprehensive framework for financial education from the perspective of consumer protection was formulated. The awareness campaigns on consumer protection and the Ombudsman Schemes were further intensified. Efforts were initiated towards inclusion of safe banking practices in educational curriculum.

Based on the recommendations of an In-house Committee, the existing three Ombudsman Schemes of RBI will be integrated into RB-IOS, 2021 and the CRPC will be set up along with the Contact Centre. The RB-IOS, 2021 will have an expanded coverage of nature of customer complaints as well as the REs falling under its ambit. It will cover all complaints falling under the definition of deficiency in service as defined therein, except for those falling in a small list of exclusions. To begin with RB-IOS, 2021 will include non-scheduled UCBs with a deposit size of ₹50 crore and above, in addition to the existing entities falling under the three extant Schemes. Going forward, the ambit of RB-IOS, 2021 would be further expanded to include more REs in a phased manner. CMS has been enhanced to meet the requirements of RB-IOS, 2021.

Regulations: Important regulatory measures taken by the Reserve Bank

6.1 The important regulations issued by the Reserve Bank during the period of review, with implications for customer service, covered facilities for exchange of notes and coins; security measures for electronic transactions; Know Your Customer (KYC) – including steps for digital KYC; availability of Real Time Gross Settlement System (RTGS) on 24x7 basis; streamlining Quick Response (QR) Code infrastructure, positive pay system for Cheque Truncation System (CTS), mandating payment system participants to provide online dispute resolution system for digital payments, upward revision in relaxation in requirement for additional factor authentication for contactless card withdrawal, apart from circular on strengthening of grievance redress mechanism in banks. A chronology of the salient measures is given at **Appendix 6.1**.

Circular on strengthening of grievance redress mechanism in banks, dated January 27, 2021

6.2 A comprehensive framework for strengthening of the internal grievance redress mechanism in banks was issued on [January 27, 2021](#). The framework comprises of the following aspects:

i. Enhanced disclosures on complaints: The disclosures being made by the banks in their annual accounts were summary in nature. These disclosures have been enhanced and made granular by incorporating:

(a) the mode of disposal of the complaints received by the ORBIOs against the banks; and

(b) the top-five grounds on which complaints are received by the banks.

ii. Recovery of cost of redress of maintainable complaints from the banks against whom:

(a) average number of maintainable complaints per branch;

(b) average number of maintainable complaints per 1,000 accounts (total of deposit and credit accounts) held by the bank; and

(c) average number of maintainable digital complaints per 1,000 digital transactions executed through the bank by its customers;

are in excess of their peer group averages, with peer groups being based on the asset-size of the banks.

The cost for redress of complaints by the ORBIOs will be recovered to the extent of 30%, 60% or 100% of the cost incurred by the ORBIOs depending upon whether one, two or all the above three parameters are breached.

iii. Intensive review of grievance redress mechanism on an annual basis based on the information available with RBI as also the information obtained from banks. Banks with persistent issues, as identified from the annual assessment, will be earmarked for further intensive review to identify underlying systemic issues and to initiate corrective measures for implementation within a specific time frame. In case no improvement is observed within the prescribed timeline, the concerned bank(s) will be subjected to corrective actions through appropriate regulatory and supervisory measures.

Root Cause Analysis (RCA) of major areas of complaints

6.3 CEPD compiles the findings of RCA of the major areas of complaints received in the ORBIOs and CEPCs with the objective of identifying and addressing the factors underlying deficiencies in customer service and initiating actions to address them. This exercise has been initiated under *Utkarsh 2022* under which one of the milestones was to conduct the RCAs. The findings of RCA conducted in March-April, 2021 is tabulated below:

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

S. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
1.	Unauthorized / Fraudulent transactions in accounts	<p>Instances of hacking / phishing / vishing leading to fraudulent transactions in Internet Banking / UPI/ mobile applications/ Debit Cards/ Credit Cards;</p> <p>Transfer of funds to unknown merchants through dubious intermediaries or aggregators in the name of utility bill payments.</p>	<p>Sharing of credentials by victims; Lack of awareness;</p> <p>Suspected involvement of organized groups using advanced technologies in committing fraud engaged in activities such as SIM swap, placing false details in google search;</p> <p>Lapses in KYC validation;</p> <p>System of service providers – example - blocking ATM/Credit cards, but transactions going through UPI; Gaps in the security of IT system of banks/ velocity check / pattern analysis of transactions in beneficiary accounts etc.</p>	<p>Awareness generation activities are underway.</p> <p>Coordination with law enforcement agencies at Central and Regional level to be intensified.</p> <p>National Crime Reporting Portal launched by Indian Cyber Crime Coordination Centre to be popularized.</p> <p>Financial service providers have been sensitized on data security, KYC adherence, ensuring that any breach in ATM/Credit card/ internet banking credentials reported by customer is acted upon to plug all the vulnerable points.</p>
2.	Practices related to loans and advances	<p>Harassment by recovery agents; Lack of transparency in interest rates, applicable charges, etc.;</p> <p>Levy of multiple bounce charges due to repeated presentation of postdated cheques / debit mandates</p>	<p>Relying on non-updated overdue data by recovery agents for collection of dues from customers;</p> <p>Lenders presenting unrealized Electronic Clearing Service (ECS) mandates multiple times resulting in accumulation of bounce charges due to insufficient funds.</p>	<p>Necessary regulatory instructions have been issued mandating banks that, “<i>The up to date details of the recovery agency firms / companies engaged by banks may also be posted on the bank’s website</i>”. The instructions have been reiterated;</p> <p>Issue of multiple presentation of cheques and debit mandates being taken up with service providers.</p>

S. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
3.	COVID-19 related issues	<p>Non-sanction of moratorium by lenders;</p> <p>Presentation of ECS / National Automated Clearing House (NACH) mandates despite borrowers having opted for moratorium</p>	<p>Assumption on part of the borrowers that restructuring was not subject to any internal policy framed by the lender;</p> <p>Lack of clear and proper communication from the banks regarding eligibility, conditions and board approved policy on moratorium; Failure to communicate the tenure of moratorium.</p>	CEPD has advised lenders to inform their customers about the reliefs available according to their board approved policies.
4.	Credit Cards	<p>Billing for undelivered / returned Credit Cards; Issue of unsolicited cards; Levy of Charges, Annual Fees & Equated Monthly Instalment (EMI);</p> <p>Excessive Finance Charges / Late fees;</p> <p>Harassment/ misbehavior by recovery agents;</p> <p>Wrong reporting to Credit Information Companies (CICs).</p>	<p>Internal system deficiencies such as disconnect between the departments of credit card issuers, weak documentation while processing credit card applications through digital channels;</p> <p>Opaqueness / non-disclosure of membership fee for subsequent years;</p> <p>Instances of erroneous reporting by card issuers to credit information companies;</p> <p>Lack of awareness about implications of payment of minimum balance due;</p> <p>Negligence of customers in reading terms and conditions, policy of issuance and charges with respect to conversion of outstanding into EMIs.</p>	<p>Regulatory instructions exist on KYC, clarity in communication of terms and conditions, recovery measures, reporting to CICs.</p> <p>REs have been advised to enhance the awareness among their credit card holders on implications of paying only the "minimum" due and Most Important Terms and Conditions (MITC).</p>
5.	Interest / loan subsidy related	<p>Delayed / Non-receipt of education loan subsidy, crop insurance subsidy, Pradhan Mantri Awas Yojana (PMAY) subsidy.</p>	<p>Lack of information on various government sponsored schemes, eligibility and subsidy details;</p> <p>Lack of real time monitoring of subsidy application status and</p>	Lack of awareness among staff, failure in adhering to prescribed procedures etc.

S. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
			<p>dispensing information regarding the same to borrowers;</p> <p>Details of subsidy amounts credited are not conveyed properly to the borrowers by the bank;</p> <p>Delay in submission of claims;</p> <p>Lack of awareness on producing requisite certificates while lodging claims;</p> <p>Lack of clarity on repayment schedule for both borrowers & branch officials;</p> <p>Mismatch between documents (Identity proofs or documents such as Aadhar Card, <i>Jambandi</i> (Revenue Records), Election ID etc.);</p> <p>Lack of understanding of PMAY guidelines by the frontline staff.</p>	<p>The REs have been advised in the matter.</p>
6.	Remittances	<p>Delay / Failure in online payments / fund transfer;</p> <p>Erroneous Fund Transfer.</p>	<p>Negligence of customers in entering account details;</p> <p>Lack of clarity on the entity to approach;</p> <p>Delay in raising chargeback request by the banks;</p> <p>Failure in daily reconciliation of transactions;</p> <p>Lack of proper communication between the originating and destination banks;</p>	<p>Customer awareness on precautions to be taken during remittance, and actions to be followed in the event of wrong remittance may be enhanced;</p> <p>Timely lodgment of chargebacks by the remitter/issuer bank and suo-moto payment of compensation to customers in case of delay;</p> <p>Ensuring strict adherence to NPCI</p>

S. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
			Divergent and non-standardized practices adopted by the banks.	guidelines to handle charge backs by REs.
7.	Misbehavior of staff	Non-adherence to provisions of Code of banks' commitment to customers.	Improper guidance on the issues faced by customers; Communication barrier between staff and customers; False claims by customers of misbehavior to strengthen their case with respect to some other grievance.	The matter is taken up with the REs during interactions with them.
8.	Miscellaneous	Entity specific and complaints related to various issues and activities of entities not regulated by RBI.	The root causes have been identified at entity level.	The matter has been taken up at entity level.

Status of implementation of the action plan set out in ‘Utkarsh 2022’ for the year, July 1, 2020 to March 31, 2021

6.4 The medium-term strategy of RBI, ‘Utkarsh 2022’, had set two milestones for the year 2020-21 as given below:

- i. Framework for financial education for greater customer awareness;
- ii. Extension of BOS, 2006 to Financially Sound Well-Managed (FSWM) UCBs.

Framework for financial education for greater customer awareness

6.5 A framework for consumer education from the perspective of consumer protection has been prepared 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 framework comprises of targeted methodologies for dissemination of awareness messages/content through digital (SMS, television and print media advertisements, videos on RBI/ CMS portal etc.) and physical modes (townhall meetings, awareness campaigns, training programmes in coordination with National Centre for Financial Education for school teachers, etc.). Efforts have been made, in collaboration with Financial Inclusion and Development Department, to incorporate content on safe banking practices in the educational curriculum for school students.

Extension of BOS, 2006 for FSWM UCBs

6.6 All scheduled UCBs are currently covered under BOS, 2006. The In-house Committee to review the Ombudsman Schemes had recommended inclusion of non-scheduled UCBs with a deposit base of ₹50 crore and above, as on the date of the audited balance sheet of the previous financial year. The inclusion shall be made in the RB-IOS, 2021 which will be rolled out shortly.

Review of Ombudsman Schemes for updation and effective implementation, including through convergence

6.7 Based on the recommendations of the In-house Committee set up to examine, *inter alia*, issues relating to the convergence of the three Ombudsman Schemes - BOS, the OSNBFC and the OSDT, a series of measures have been initiated. A summary of the major changes is given below:

- i. Integration of the existing Ombudsman Schemes of RBI into RB-IOS, 2021. With this integration, it will not be incumbent upon the complainants to identify the scheme under which a complaint needs to be filed.
- ii. Establishment of CRPC for receipt of complaints from across the country and against any RE, along with a Contact Center with enhanced IVRS. On-tap information on the IVRS on details regarding registration of complaint and status of redress is being made available.
- iii. 'One Nation One Ombudsman' principle for handling of complaints replacing the jurisdiction-based approach under the earlier schemes; thereby reducing rejections on account of complaints registered under wrong jurisdictions/ time delay due to transfer of complaints among jurisdictions, etc. Further, to ensure uniformity in initial processing of complaints and reduce rejections due to improper/incomplete representation of complaints, registration of complaints received through physical mode and email shall be done centrally, at CRPC.
- iv. Filtering/handling and initial scrutiny of all complaints shall be done at the CRPC to weed out a major portion of non-maintainable complaints. Thereafter, only maintainable complaints and few potentially non-maintainable complaints will be allocated to the ORBIOs for better and efficient use of resources to address maintainable complaints.
- v. Complaints shall be distributed across ORBIOs in a near equitable manner based on an internal allocation algorithm to address the current unequal receipt of complaints across the ORBIOs.
- vi. Delegation: Complaints resolved through facilitation (irrespective of the disputed amount) and non-maintainable complaints shall be closed at the level of Deputy RBIO.
- vii. All REs shall be brought under the RB-IOS, 2021 in a phased manner. In terms of the *Utkarsh* 2022 milestones, the RB-IOS, 2021 will include in its initial phase, all non-scheduled UCBs with a deposit size of ₹50 crore and above.

- viii. The grounds of complaints covered under the RB-IOS, 2021 shall be broad-based. Complaints on deficiency in service provided by the REs, except for those given under the 'exclusions' list for rejection of a complaint, under grounds for non-maintainability, would be covered under the RB-IOS, 2021.
- ix. The CMS has been upgraded in a major way to enhance its functionality in line with the RB-IOS, 2021:
- i. Complaints on being registered in the CMS shall get auto-assigned to PNOs of the concerned RE, along with the allocation to any of the ORBIOs, on real-time basis. This shall reduce the time lag between the receipt of complaint by the ORBIO and the reference being made to the RE for comments.
 - ii. Filters for non-maintainability have been incorporated in the CMS portal in order to filter out non-maintainable complaints being registered on the portal.
 - iii. Operating procedures have been incorporated to synchronize the issuance of closure letters to complaints on real-time basis upon closure of complaints by the RBIO/ Deputy RBIO.
 - iv. Enhanced features have been built in for tracking of complaints registered on CMS.

Awareness generation activities of CEPD and Ombudsmen

6.8 CEPD conducted multi-media campaigns on the Ombudsman Schemes as well as Basic Savings Bank Deposit Account (BSBDA), safe digital banking, and facilities for senior citizens and differently abled persons. The Ombudsmen conducted 15 townhall events wherein the Ombudsman Schemes and important customer service issues were discussed with members of public and the REs. Further, 139 awareness programmes were conducted 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**.

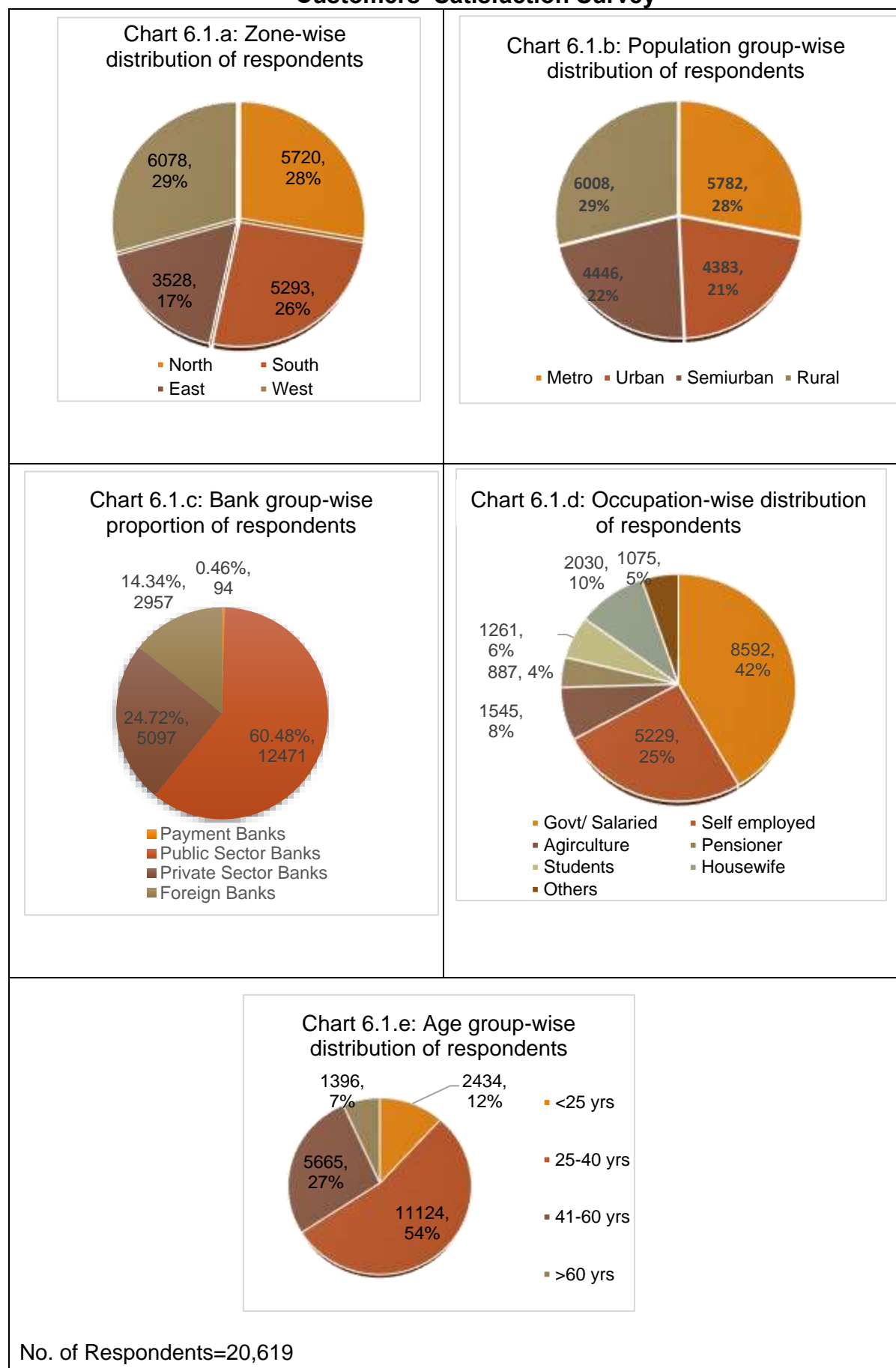
6.9 Messages on awareness on safe banking practices were hosted on the Reserve Bank website, the '*RBI Kehta Hai*' webpage and the CMS webpage on 'cyber frauds', 'safe digital banking', 'Ombudsman Schemes of RBI' and 'CMS'.

Nationwide Bank Customers' Satisfaction Survey

6.10 A nationwide survey among bank customers was conducted during June-July 2021 to assess the satisfaction level with the bank's grievance redress system. The survey was based on a sample of 20,619 bank customers covering rural, semi-urban, urban, and metropolitan branches of 30 banks from across 21 states of the country, drawn at confidence level of 99%. The sample comprised of all 12 Public Sector Banks, 12 Pvt. SBs (Axis Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, IndusInd Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, RBL Bank

and Yes Bank), four FBs (Citibank, DBS Bank, HSBC and Standard Chartered Bank) and two PBs (Airtel Payments Bank and Paytm Payments Bank). The survey was conducted by a third-party agency through telephonic interviews focusing on grievance redressal mechanism of the banks, including responses from the customers of recently merged banks, to assess the impact of the merger on the customer services being provided. The respondent profile for the said survey is depicted in **Chart 6.1**.

Chart 6.1 Respondent profile of the Nationwide Bank Customers' Satisfaction Survey



6.11 Of the 20,619 bank customers surveyed; 3,886 (18.85%) indicated having had a grievance against their bank in the recent past. Of these 3,886 customers; 1,927 (57.76%) reported that they were satisfied with the redress mechanism in their banks.

6.12 The most important factor driving satisfaction among the complainants was observed to be the time taken by the bank to resolve a complaint.

6.13 The survey also assessed the satisfaction of customers with the services being provided in recently merged banks as applicable. Of the 5,762 such respondents covered (out of 20,619); 1,144 (19.85%) respondents stated that their accounts were transferred to another branch after the merger. Of these 1,114 respondents, 946 (82.69%) indicated that their overall experience was satisfactory regarding the merger of banks.

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

6.14 BCSBI was institutionalized 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 has 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. However, due to the ongoing pandemic and the inability of the society to hold its mandatory special general body meeting, the process of dissolution got delayed. The dissolution process is in advanced stage.

Way forward

6.15 During the period April 1, 2021 to March 31, 2022, CEPD will work towards implementing the milestones under *Utkarsh* 2022 which comprises of the following:

- 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 IO Scheme for FSWM UCBs & RRBs.

6.16 Further, implementation of the lagging indicators identified for the *Utkarsh* goals completed during the previous two years is in process, including implementation of the recommendations made by the In-house Committee to review the Ombudsman Schemes.

6.17 Regulatory initiatives regarding financial consumer protection will be enhanced through regular RCA to identify issues to address, improving the internal grievance redress mechanism of REs, and measures for implementation of the framework for financial education shall be enhanced.

APPENDICES

Appendices pertaining to BOS

Appendix 2.1 – OBO-wise receipt of complaints in the last two years

Name of the OBO	No. of complaints received during			% change (Y-o-Y) 2020-21 (Apr-Mar) over 2019-20 (Jul – Jun)	% to total complaints 2020-21 (Jul-Mar)
	2019-20 (Jul-Jun)	2020-21* (Apr-Mar)	2020-21 (Jul-Mar)		
Ahmedabad	16,008	20,945	17,223	30.84%	6.30%
Bengaluru	18,475	17,114	13,535	-7.37%	4.95%
Bhopal	14,510	15,482	12,377	6.70%	4.53%
Bhubaneswar	5,311	6,783	5,678	27.72%	2.08%
Chandigarh	31,594	36,488	28,019	15.49%	10.26%
Chennai	17,724	19,697	16,098	11.13%	5.89%
Dehradun	7,858	7,919	6,324	0.78%	2.31%
Guwahati	3,641	3,493	2,678	-4.06%	0.98%
Hyderabad	19,947	21,898	17,088	9.78%	6.25%
Jaipur	18,144	21,859	17,636	20.48%	6.46%
Jammu	1,530	1,744	1,368	13.99%	0.50%
Kanpur	23,895	26,278	21,169	9.97%	7.75%
Kolkata	11,699	14,207	11,817	21.44%	4.33%
Mumbai I	19,473	22,268	18,629	14.35%	6.82%
Mumbai II	17,917	18,604	15,215	3.83%	5.57%
New Delhi I	18,147	22,957	18,767	26.51%	6.87%
New Delhi II	20,817	19,956	16,057	-4.14%	5.88%
New Delhi III	9,589	11,011	8,416	14.83%	3.08%
Patna	17,392	17,253	12,560	-0.80%	4.60%
Raipur	3,682	3,964	3,075	7.66%	1.13%
Ranchi	4,581	4,724	3,797	3.12%	1.39%
Thiruvananthapuram	6,696	7,103	5,678	6.08%	2.08%
Grand Total	3,08,630	3,41,747	2,73,204	10.73%	100.00%

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 2.2 – OBO-wise position of customer complaints handled in the last two years

Particulars	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
Complaints brought forward from the previous year	12,069	24,498
Complaints received	3,08,630	2,73,204
Complaints received by email before June 30, 2020 but registered on or after July 1, 2020; including complaints transferred from CEPCs on or later than July 1, 2020	-	4,789
Total number of complaints handled	3,20,699	3,02,491
Complaints disposed	2,96,201	2,92,409
Complaints pending at the end of the year	24,498	10,082
	7.64%	3.33%
Complaints pending for less than one month (30 days)	6,086	6543
	1.90%	2.16%
Complaints pending for one to two months	3,223	1864
	1.00%	0.62%
Complaints pending for two to three months	1,833	848
	0.57%	0.28%
Complaints pending for more than three months	13,356	827
	4.16%	0.27%

Note: Figures in % show percentage to the total complaints handled during the respective year

Appendix 2.3 – OBO-wise cost for the year, July 1, 2020 to March 31, 2021

OBO	Average cost of handling per complaint (₹)	Total cost (₹)
Ahmedabad	1,966	3,61,90,003
Bengaluru	1,707	3,97,18,700
Bhopal	1,676	2,14,61,973
Bhubaneswar	4,008	2,31,90,000
Chandigarh	1,066	3,00,61,549
Chennai	1,901	3,15,54,869
Dehradun	1,382	1,15,71,500
Guwahati	6,624	1,82,96,000
Hyderabad	1,876	3,30,00,000
Jaipur	1,113	2,00,00,000
Jammu	9,367	1,30,10,486
Kanpur	1,927	4,78,40,000
Kolkata	4,645	6,16,85,104
Mumbai-I	1,787	3,69,76,604
Mumbai-II	1,995	3,55,75,072
New Delhi-I	1,790	3,62,20,926
New Delhi-II	1,536	2,65,77,787
New Delhi-III	2,763	2,48,10,000
Patna	1,813	2,41,31,249
Raipur	3,075	97,35,608
Ranchi	3,829	1,51,50,000
Thiruvananthapuram	3,906	2,25,40,000
Overheads including CMS	171	5,17,31,209
All India	1,605	48,54,59,506

Appendix 2.4– Mode of receipt of complaints during July 1, 2020 to March 31, 2021

Mode of Receipt	No. of Complaints received during			% change (Y-o-Y) 2020-21 (Apr-Mar) over 2019-20 (Jul – Jun)
	2019-20 (Jul-Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)	
Email	1,09,740	1,07,443	79,492	-2.09%
	35.56%	31.44%	29.10%	
Online	1,54,580	2,01,581	1,64,432	30.41%
	50.09%	58.99%	60.19%	
Post/Fax/Courier/hand delivery	44,310	32,723	29,280	-26.15%
	14.36%	9.58%	10.72%	
Total	3,08,630	3,41,747	2,73,204	10.73%

Note: Figures in % indicate percentage to total complaints received during the respective year

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 2.5 – Population group-wise distribution of complaints received during July 1, 2020 to March 31, 2021

Population group	No of complaints received during			% change (Y-o-Y)
	2019-20 (Jul-Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)	2020-21 (Apr-Mar) over 2019-20 (Jul - Jun)
Rural	30,979	32,898	25,861	6.20%
	10.04%	9.63%	9.47%	
Semi Urban	56,286	56,717	44,683	0.77%
	18.24%	16.60%	16.36%	
Urban	70,081	70,394	55,482	0.45%
	22.71%	20.60%	20.31%	
Metropolitan	1,51,284	1,81,738	1,47,178	20.13%
	49.02%	53.18%	53.87%	
Total	3,08,630	3,41,747	2,73,204	10.73%

Note: Figures in % under respective years indicate percentage to total complaints

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 2.6 - Nature of complaints across population groups received during July 1, 2020 to March 31, 2021

Nature of Complaints	Rural	Semi Urban	Urban	Metro
ATM / Debit Cards	14.01%	21.59%	23.75%	40.64%
Mobile / electronic banking	10.82%	19.50%	24.51%	45.17%
Non-observance of FPC	10.55%	21.82%	25.46%	42.18%
Credit Cards	0.31%	0.79%	1.57%	97.33%
Failure to meet commitments	8.89%	16.10%	26.37%	48.64%
Levy of charges without prior notice	5.35%	15.27%	24.11%	55.27%
Loans and advances	11.57%	17.53%	23.24%	47.66%
Non-adherence to BCSBI Codes	11.52%	17.99%	29.19%	41.29%
Deposit Accounts related	11.58%	17.68%	23.77%	46.96%
Pension payments	15.07%	25.95%	29.36%	29.62%
Remittances	9.51%	18.65%	24.53%	47.31%
DSAs and recovery agents	2.24%	5.03%	10.49%	82.24%
Para banking	13.59%	25.18%	21.56%	39.67%
Notes and Coins	12.95%	22.80%	24.35%	39.90%
Others	10.19%	17.27%	20.52%	52.02%
Out of purview of BOS	10.82%	21.25%	22.45%	45.48%
Total	9.47%	16.36%	20.31%	53.87%

Note: Figures in % indicate percentage to total complaints

**Appendix 2.7 – Zone-wise distribution of complaints received during
July 1, 2020 to March 31, 2021**

OBO	2019-20 (Jul - Jun)	2020-21* (Apr - Mar)	2020-21 (Jul – Mar)	% change Y-o-Y 2020-21 (Apr-Mar) over 2019-20 (Jul-Jun)
East Zone				
Bhubaneshwar	5,311	6,783	5,678	27.72%
Guwahati	3,641	3,493	2,678	-4.06%
Kolkata	11,699	14,207	11,817	21.44%
Patna	17,392	17,253	12,560	-0.80%
Ranchi	4,581	4,724	3,797	3.12%
Total	42,624	46,460	36,530	9.00%
% share to All India	13.81%	13.59%	13.37%	
North Zone				
Chandigarh	31,594	36,488	28,019	15.49%
Dehradun	7,858	7,919	6,324	0.78%
Jaipur	18,144	21,859	17,636	20.48%
Jammu	1,530	1,744	1,368	13.99%
Kanpur	23,895	26,278	21,169	9.97%
New Delhi-I	18,147	22,957	18,767	26.51%
New Delhi-II	20,817	19,956	16,057	-4.14%
New Delhi-III	9,589	11,011	8,416	14.83%
Total	1,31,574	1,48,212	1,17,756	12.65%
% share to All India	42.63%	43.37%	43.10%	
South Zone				
Bengaluru	18,475	17,114	13,535	-7.37%
Chennai	17,724	19,697	16,098	11.13%
Hyderabad	19,947	21,898	17,088	9.78%
Thiruvananthapuram	6,696	7,103	5,678	6.08%
Total	62,842	65,812	52,399	4.73%
% share to All India	20.36%	19.26%	19.18%	
West Zone				
Ahmedabad	16,008	20,945	17,223	30.84%
Bhopal	14,510	15,482	12,377	6.70%
Mumbai-I	19,473	22,268	18,629	14.35%
Mumbai-II	17,917	18,604	15,215	3.83%
Raipur	3,682	3,964	3,075	7.66%
Total	71,590	81,263	66,519	13.51%
% share to All India	23.20%	23.78%	24.35%	
All India Total	3,08,630	3,41,747	2,73,204	

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 2.8– Complainant group-wise classification of complaints received during July 1, 2020 to March 31, 2021

Complainant group	Complaints received		
	2019-20 (Jul - Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
Individual	2,61,573	2,83,102	2,25,879
	84.75%	82.84%	82.68%
Individual – Business	10,142	12,279	9,905
	3.29%	3.59%	3.63%
Proprietorship / Partnership	5,286	6,878	5,700
	1.71%	2.01%	2.09%
Limited Company	6,409	7,483	6,022
	2.08%	2.19%	2.20%
Trust	541	607	477
	0.18%	0.18%	0.17%
Association	436	353	289
	0.14%	0.10%	0.11%
Government Department	5,075	6,219	4,939
	1.64%	1.82%	1.81%
PSU	1,268	1,417	1,145
	0.41%	0.41%	0.42%
Senior Citizen	8,149	9,915	7,981
	2.64%	2.90%	2.92%
Others	9,751	13,494	10,867
	3.16%	3.95%	3.98%
Total	3,08,630	3,41,747	2,73,204

Note: Figures in % indicate percentages share to total complaints

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 2.9 – Bank group-wise classification of complaints received during July 1, 2020 to March 31, 2021

Bank Group	2019-20 (Jul - Jun)	2020-21* (Apr-Mar)	2020-21 (Jul - Mar)	% change (Y-o-Y) 2020- 21 (Apr-Mar) over 2019-20 (Jul – Jun)
Nationalized Banks	92,503	100,855	82,184	9.03%
	29.97%	29.51%	30.08%	
SBI	91,584	74,119	57,472	-19.07%
	29.67%	21.69%	21.04%	
Private Sector Banks	98,623	126,303	101,590	28.07%
	31.96%	36.96%	37.18%	
Payments and Small Finance Banks	5227	6,918	5,603	32.35%
	1.69%	2.02%	2.05%	
Foreign Banks	5,935	6,157	4,902	3.74%
	1.92%	1.80%	1.79%	
RRBs/ Scheduled Primary Urban Co-op. Banks	6,060	6,382	4,950	5.31%
	1.96%	1.87%	1.81%	
Others	8,698	21,013	16,503	141.58%
	2.82%	6.15%	6.04%	
Total	3,08,630	3,41,747	2,73,204	

Note: Figures in % indicate percentage share to total complaints

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of July 1, 2019 to June 30, 2020

Appendix 2.10 – OBO-wise position of complaints disposed during July 1, 2020 to March 31, 2021

OBO	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	1,096	85	17,223	18,404	18,383	21	99.89%
Bengaluru	9,149	588	13,535	23,272	21,778	1,494	93.58%
Bhopal	371	61	12,377	12,809	12,099	710	94.46%
Bhubaneswar	71	37	5,678	5,786	5,635	151	97.39%
Chandigarh	1	174	28,019	28,194	28,194	0	100.00%
Chennai	475	30	16,098	16,603	16,271	332	98.00%
Dehradun	1,946	102	6,324	8,372	8,198	174	97.92%
Guwahati	73	11	2,678	2,762	2,742	20	99.28%
Hyderabad	312	187	17,088	17,587	17,399	188	98.93%
Jaipur	70	256	17,636	17,962	17,090	872	95.15%
Jammu	4	17	1,368	1,389	1,388	1	99.93%
Kanpur	3,525	128	21,169	24,822	23,028	1,794	92.77%
Kolkata	1,180	284	11,817	13,281	12,603	678	94.89%
Mumbai-I	1,774	289	18,629	20,692	20,294	398	98.08%
Mumbai -II	1,963	657	15,215	17,835	17,577	258	98.55%
New Delhi-I	683	786	18,767	20,236	19,704	532	97.37%
New Delhi-II	844	402	16,057	17,303	15,848	1,455	91.59%
New Delhi - III	166	398	8,416	8,980	8,773	207	97.69%
Patna	567	181	12,560	13,308	12,783	525	96.06%
Raipur	38	53	3,075	3,166	3,141	25	99.21%
Ranchi	121	39	3,797	3,957	3,909	48	98.79%
Thiruvananthapuram	69	24	5,678	5,771	5,572	199	96.55%
Total	24,498	4,789	2,73,204	3,02,491	2,92,409	10,082	96.67%

Appendix 2.11 – OBO-wise break-up of maintainable complaints disposed during July 1, 2020 to March 31, 2021

OBO	No. of maintainable complaints disposed during 2020-21 (Jul – Mar)
Ahmedabad	5,295
Bengaluru	16,209
Bhopal	9,754
Bhubaneswar	2,869
Chandigarh	25,674
Chennai	10,664
Dehradun	4,286
Guwahati	1,639
Hyderabad	7,744
Jaipur	10,719
Jammu	1,053
Kanpur	12,327
Kolkata	6,428

OBO	No. of maintainable complaints disposed during 2020-21 (Jul – Mar)
Mumbai	10,768
Mumbai II	9,763
New Delhi I	11,577
New Delhi II	9,938
New Delhi III	5,422
Patna	4,221
Raipur	1,438
Ranchi	2,070
Thiruvananthapuram	1,864
Grand Total	1,71,722

Appendix 2.12 - TAT of complaints disposed during July 1, 2020 to March 31, 2021 – category-wise (in days)

Complaint category	2019-20 (Jul-Jun)	2020-21 (Jul-Mar)
ATM / Debit Cards	102	62
Mobile / electronic banking	95	56
Non-observance of FPC	93	54
Credit Cards	96	50
Failure to meet commitments	74	34
Levy of charges without prior notice	89	50
Loans and advances	87	54
Non-adherence to BCSBI Codes	78	88
Deposit Accounts related	96	51
Pension payments	95	59
Remittances	95	59
DSAs and recovery agents	104	49
Para banking	89	55
Notes and Coins	85	36
Others	106	59
Average	95	55

Appendix 2.13- Age-wise classification of pending complaints as on March 31, 2021

Particulars	2019-20 (Jul - Jun)	2020-21 (Jul - Mar)
Complaints pending for less than one month (30 days)	6,086	6,543
	1.90%	2.16%
Complaints pending for one to two months	3,223	1,864
	1.00%	0.62%
Complaints pending for two to three months	1,833	848
	0.57%	0.28%
Complaints pending for more than three months	13,356	827
	4.16%	0.27%
Complaints pending at the end of the year as on March 31, 2021	24,498	10,082
	7.64%	3.33%
Total number of complaints handled during the year	3,20,699	3,02,491

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

Appendix 2.14 Bank-wise maintainable complaints and their mode of disposal, including through passing of Awards during July 1, 2020 to March 31, 2021

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/ mediation/ issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
(1)	(2)	(3)	(4)	(5)
STATE BANK OF INDIA	38,333	29,218	7	0
HDFC BANK LIMITED	17,371	12,628	0	0
PUNJAB NATIONAL BANK	14,075	11,377	13	0
ICICI BANK LIMITED	13,741	8,782	0	0
AXIS BANK LIMITED	10,232	7,291	1	0
BANK OF BARODA	7,971	6,004	4	0
UNION BANK OF INDIA	6,981	5,304	7	0
SBI CARDS	6,660	4,539	1	0
CANARA BANK	6,090	4,468	0	0
KOTAK MAHINDRA BANK LIMITED	5,778	3,526	2	0
RBL BANK LIMITED	4,829	3,709	0	0
BANK OF INDIA	4,613	3,474	1	0
CENTRAL BANK OF INDIA	4,532	3,535	3	0
INDIAN BANK	3,844	2,724	1	0
INDUSIND BANK LIMITED	3,361	2,427	0	0
IDFC BANK LIMITED	2,002	1,554	0	0
IDBI BANK LIMITED	1,667	1,119	1	0
YES BANK LIMITED	1,659	1,177	0	0
UCO BANK	1,617	1,249	6	0
INDIAN OVERSEAS BANK	1,509	984	5	0
STANDARD CHARTERED BANK	1,509	905	0	0
BANK OF MAHARASHTRA	1,239	743	2	0
AIRTEL PAYMENTS BANK LIMITED	1,178	1,016	0	0
PAYTM PAYMENTS BANK LIMITED	1,045	687	0	0
CITIBANK N.A	852	454	0	0
PUNJAB AND SIND BANK	792	710	0	0
FEDERAL BANK LIMITED	499	323	0	0
JAMMU & KASHMIR BANK LIMITED	470	318	0	0
DCB BANK LIMITED	450	338	0	0
KARNATAKA BANK LIMITED	441	290	0	0
KARUR VYSYA BANK LIMITED	327	174	0	0
HONGKONG AND SHANGHAI BANKING CORPN.LIMITED	313	182	0	0
BANDHAN BANK LIMITED	293	201	0	0
DBS BANK INDIA LIMITED	290	166	0	0

⁶ All maintainable complaints resolved under Clause 11 of the BO Scheme, including complaints withdrawn by the complainants.

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/mediation/issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
AU SMALL FINANCE BANK LIMITED	286	240	0	0
SOUTH INDIAN BANK LIMITED	225	139	0	0
AMERICAN EXPRESS BANKING CORP.	223	131	0	0
TAMILNAD MERCANTILE BANK LIMITED	181	105	0	0
BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	179	156	0	0
CITY UNION BANK LIMITED	174	104	0	0
BARODA UTTAR PRADESH GRAMIN BANK	146	111	0	0
SARASWAT CO-OP.BANK LIMITED	145	64	0	0
JANA SMALL FINANCE BANK LIMITED	138	97	0	0
UTTAR BIHAR GRAMIN BANK	120	99	0	0
SARVA HARYANA GRAMIN BANK	118	98	0	0
EQUITAS SMALL FINANCE BANK LIMITED	116	70	0	0
UJJIVAN SMALL FINANCE BANK LIMITED	116	87	0	0
GRAMIN BANK OF ARYAVART	115	87	0	0
RAJASTHAN MARUDHARA GRAMIN BANK	107	89	0	0
FINO PAYMENTS BANK LIMITED	102	73	0	0
PUNJAB GRAMIN BANK	101	101	0	0
FINCARE SMALL FINANCE BANK LIMITED	94	74	0	0
PRATHAMA BANK	83	69	1	0
MADHYA BIHAR GRAMIN BANK	82	50	0	0
PRAGATHI KRISHNA GRAMIN BANK	82	54	0	0
ANDHRA PRADESH GRAMEENA VIKAS BANK	79	46	0	0
DEUTSCHE BANK AG	77	49	0	0
SARVA U.P. GRAMIN BANK	70	60	0	0
PURVANCHAL BANK	67	53	0	0
KASHI GOMTI SAMYUT GRAMIN BANK	64	53	0	0
KERALA GRAMIN BANK	62	46	0	0
ALLAHABAD UP GRAMIN BANK	59	48	0	0
MAHARASHTRA GRAMIN BANK	59	18	0	0

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/ mediation/ issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
ABHYUDAYA CO-OP.BANK LIMITEDBOMBAY	56	15	0	0
ANDHRA PRAGATHI GRAMEENA BANK	55	44	0	0
MADHYANCHAL GRAMIN BANK	53	27	2	0
KAVERI GRAMEENA BANK	51	31	0	0
NARMADA JHABUA GRAMIN BANK	51	35	0	0
CATHOLIC SYRIAN BANK LIMITED	49	37	0	0
HIMACHAL PRADESH GRAMIN BANK	47	47	0	0
SVC CO-OP. BANK LIMITED	46	21	0	0
KARNATAKA VIKAS GRAMEENA BANK	45	22	0	0
UTKARSH SMALL FINANCE BANK LIMITED	41	33	0	0
CENTRAL MADHYA PRADESH GRAMIN BANK	39	26	0	0
ASSAM GRAMIN VIKASH BANK	38	32	0	0
COSMOS CO-OPERATIVE BANK LIMITEDPUNE	38	19	0	0
BIHAR GRAMIN BANK	37	24	0	0
NAINITAL BANK LIMITED	37	26	0	0
CHHATTISGARH RAJYA GRAMIN BANK	36	24	0	0
BANGIYA GRAMIN VIKASH BANK	35	35	0	0
UTTARAKHAND GRAMIN BANK	35	27	0	0
INDIA POST PAYMENTS BANK LIMITED	32	23	0	0
DHANLAXMI BANK LIMITED	30	17	0	0
CAPITAL SMALL FINANCE BANK LIMITED	29	29	0	0
ODISHA GRAMYA BANK	29	13	0	0
VIDHARBHA KONKAN GRAMIN BANK	25	13	0	0
PALLAVAN GRAMA BANK	24	13	0	0
ESAF SMALL FINANCE BANK LIMITED	23	18	0	0
NORTH KANARA G.S.B.CO-OP.BANK LIMITED	23	8	0	0
NSDL PAYMENTS BANK LIMITED	23	21	2	0
TRIPURA GRAMIN BANK	23	23	0	0
THANE JANATA SAHAKARI BANK LIMITED	22	4	0	0
JHARKHAND GRAMIN BANK	21	12	0	0

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/mediation/issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
TELANGANA GRAMEENA BANK	20	14	0	0
CHAITANYA GODAVARI GRAMEENA BANK	19	11	0	0
BASSEIN CATHOLIC CO-OP.BANK LIMITED	17	9	0	0
NEW INDIA CO-OP.BANK LIMITED	17	4	0	0
PASCHIM BANGA GRAMIN BANK	17	11	0	0
J & K GRAMEEN BANK	16	8	0	0
PUNJAB AND MAHARASHTRA COOP.BK.LIMITED	16	1	0	0
PANDYAN GRAMA BANK	15	6	0	0
APNA SAHAKARI BANK LIMITED	14	2	0	0
UTTAR BANGA KSHETRIYA GRAMIN BANK	13	13	0	0
BARCLAYS BANK PLC	11	7	0	0
SURYODAY SMALL FINANCE BANK LIMITED	11	7	0	0
DOMBIVALI NAGARI SAHAKARI BANK LIMITED	10	5	0	0
BHARAT CO-OP.BANK LIMITEDBANGALORE	9	2	0	0
BOMBAY MERCANTILE CO-OP.BANK LIMITED	9	4	0	0
GOPINATH PATIL PARSIK JANATA SAHAKARI BANK LIMITED	9	2	0	0
GREATER BOMBAY CO-OP.BANK LIMITED	8	3	0	0
JANATA SAHAKARI BANK LIMITED	8	4	0	0
KALUPUR COMM.CO-OP.BANK LIMITED	8	5	0	0
BARODA GUJARAT GRAMIN BANK	7	6	0	0
JANAKALYAN SAHAKARI BANK LIMITED(BOMBAY)	7	3	0	0
JIO PAYMENTS BANK LIMITED	7	6	0	0
SAPTAGIRI GRAMEENA BANK	7	4	0	0
SURAT PEOPLE'S CO-OP.BANK LIMITED	7	7	0	0
THE KALYAN JANATA SAH.BANK LIMITEDKALYAN	7	0	0	0
VASAI VIKAS SAHAKARI BANK LIMITED	7	1	0	0
RUPEE CO-OP.BANK LIMITED(PUNE)	6	0	0	0
SHINHAN BANK	6	3	0	0

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/ mediation/ issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
SOLAPUR JANATA SAHAKARI BANK	6	2	0	0
DENA GUJARAT GRAMIN BANK	5	5	0	0
ELLAQUAI DEHATI BANK	5	2	0	0
JALGAON JANATA SAHAKARI BANK LIMITED	5	0	0	0
KARAD URBAN CO-OP.BANK LIMITED	5	2	0	0
NAGAR URBAN CO-OP.BANK LIMITED	5	1	0	0
NAGPUR NAGARIK SAHAKARI BANK LIMITED	5	1	0	0
RAJKOT NAGRIK SAHAKARI BANK LIMITED	5	1	0	0
THE BHARAT CO-OP.BANK (MUMBAI) LIMITED	5	2	0	0
THE JALGAON PEOPLES CO OP. BANK LIMITED	5	3	0	0
THE MAHANAGAR CO-OP.BANK LIMITED MUMBAI	5	3	0	0
UTKAL GRAMEEN BANK	5	3	0	0
CITIZEN CREDIT CO-OP.BANK LIMITEDMUMBAI	4	3	0	0
KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LIMITED	4	1	0	0
SHIKSHAK SAHAKARI BANK LIMITEDNAGPUR	4	1	0	0
THANE BHARAT SAHAKARI BANK LIMITED	4	2	0	0
THE ROYAL BANK OF SCOTLAND PLC	4	3	0	0
A.P.MAHESH CO-OP.URBAN BANK LIMITED	3	2	0	0
MAHANAGAR Co-Op BANK	3	0	0	0
NASIK MERCHANTS' CO-OP.BANK LIMITED	3	1	0	0
NUTAN NAGRIK SAH.BANK LIMITED(AHMEDABAD)	3	3	0	0
THE AKOLA JANTA COMMERCIAL CO-OP.BANK LT	3	0	0	0
THE KARNATAKA CO-OP.BANK LIMITED MUDDEBIHAL	3	1	0	0
AHMEDABAD MERCANTILE CO-OP.BANK LIMITED	2	2	0	0
BHARATI SAHAKARI BANK LIMITED(POONA)	2	1	0	0
KHAMGAON URBAN CO-OP.BANK LIMITED	2	1	0	0

Bank Name	Number of maintainable complaints disposed during the year 2020-21 (Jul-Mar), including brought forward	Of (2), complaints resolved through conciliation/mediation/issuance of advisories⁶	Of (2), complaints resolved after passing of Awards	Of (4), no. of Awards unimplemented within the specified time (other than Awards appealed)
MEHSANA URBAN CO-OPERATIVE BANK LIMITED	2	2	0	0
MIZORAM RURAL BANK	2	2	0	0
VANANCHAL GRAMIN BANK	2	1	0	0
AKOLA URBAN CO-OP.BANK LIMITED	1	0	0	0
AMANATH CO-OP.BANK LIMITEDBANGALORE	1	0	0	0
BANK OF AMERICA NATIONAL ASSOCIATION	1	1	0	0
BANK OF BAHRAIN & KUWAIT B.S.C.	1	0	0	0
BNP PARIBAS	1	0	0	0
GOA URBAN CO-OP.BANK LIMITED	1	0	0	0
HCBL CO-OPERATIVE BANK LIMITED	1	1	0	0
INDIAN MERCANTILE COOP.BANK LIMITED LUCKNOW	1	0	0	0
JANATA SAHAKARI BANK LIMITED(SATARA)	1	0	0	0
KAPOL CO-OPERATIVE BANK LIMITEDMUMBAI	1	0	0	0
MEGALAYA RURAL BANK	1	1	0	0
NATIONAL AUSTRALIA BANK	1	0	0	0
NORTH EAST SMALL FINANCE BANK LIMITED	1	1	0	0
PARSIK JANATA SAHAKARI BANK LIMITED	1	1	0	0
PRAVARA SAHAKARI BANK LIMITED	1	0	0	0
PUDUVAI BHARATHIAR GRAMA BANK	1	0	0	0
SANGLI URBAN CO-OP.BANK LIMITED	1	0	0	0
ZOROASTRIAN COOPERATIVE BANK LIMITED	1	1	0	0
Others	159	106	0	0
Grand Total	1,71,722	125,097	59	0

Appendices pertaining to OSNBFC

Appendix 3.1 - Complaints received by ONBFCOs during July 1, 2020 to March 31, 2021

ONBFCO	2019-20 (Jul – Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)	Y-o-Y growth%
Chennai	3,300	7,600	5,845	130.30%
	16.98%	20.57%	21.68%	
Delhi	6,884	14,588	10,712	111.91%
	35.43%	39.48%	39.74%	
Kolkata	1,227	2,714	2,047	121.19%
	6.31%	7.34%	7.59%	
Mumbai	8,021	12,049	8,353	50.22%
	41.28%	32.61%	30.99%	
Total	19,432	36,951	26,957	90.16%

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

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 3.2 - Cost of handling a complaint ONBFCO-wise during July 1, 2020 to March 31, 2021

ONBFCO	Cost of handling (₹/ Complaint)	Total cost (₹)
Chennai	2,107	1,44,11,336
Kolkata	3,617	82,33,080
Mumbai	1,235	1,06,00,000
New Delhi	1,025	1,14,10,000
Overheads including CMS	171	50,19,530
Total	1,692	4,96,73,946

Appendix 3.3 Mode of receipt of complaints at ONBFCOs during July 1, 2020 to March 31, 2021

Mode of receipt	No. of complaints received during 2019- 20 (Jul – Jun)	No. of complaints received during 2020- 21* (Apr - Mar)	No. of complaints received during 2020- 21 (Jul - Mar)
Email	10,365	18,156	12,523
	53.34%	49.14%	46.46%
Online	7,737	16,999	12,724
	39.82%	46.00%	47.20%
Post / Fax / Courier / hand delivery	1,330	1,796	1,710
	6.84%	4.86%	6.34%
Total	19,432	36,951	26,957

Note: Figures in % show percentage to total complaints received

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

**Appendix 3.4–Complainant group-wise receipt of complaints at ONBFCOs
during July 1, 2020 to March 31, 2021**

Complainant category	Complaint received		
	2019-20 (Jul – Jun)	2020-21 (Apr - Mar)	2020-21 (Jul - Mar)
Individual	9,943 51.17%	19,250 52.10%	14,098 52.30%
Individual - Business	580 2.98%	1,199 3.24%	862 3.20%
Proprietorship / Partnership	277 1.43%	598 1.62%	458 1.70%
Limited Company	425 2.19%	782 2.12%	587 2.18%
Trust	13 0.07%	49 0.13%	41 0.15%
Association	7 0.04%	15 0.04%	11 0.04%
Government Department	66 0.34%	151 0.41%	117 0.43%
PSU	21 0.11%	35 0.09%	30 0.11%
Senior Citizen	63 0.32%	115 0.31%	91 0.34%
Others	8,037 41.36%	14,757 39.94%	10,662 39.55%
Total	19,432	36,951	26,957

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

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

**Appendix 3.5 – ONBFCO-wise position of complaints during
July 1, 2020 to March 31, 2021**

ONBFCO-O	Complaints brought forward from previous year	Complaints received	Complaints of 2019-20 (transferred from CEPCs and drafts converted)	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal
Chennai	222	5,845	395	6,462	6,278	184	97.15%
Delhi	426	10,712	700	11,838	10,703	1,135	90.41%
Kolkata	8	2,047	42	2,097	2,097	0	100%
Mumbai	252	8,353	349	8,954	8,954	0	100%
Total	908	26,957	1,486	29,351	28,032	1,319	95.51%

**Appendix 3.6 – ONBFCO-wise position of maintainable complaints disposed
during July 1, 2020 to March 31, 2021**

ONBFCO	Maintainable complaints disposed
Chennai	4,147
Delhi	4,339
Kolkata	1,209
Mumbai	2,137
Total	11,832

**Appendix 3.7: Entity-wise list of maintainable complaints disposed during
July 1, 2020 to March 31, 2021**

NBFC Name	Maintainable Complaints
BAJAJ FINANCE LIMITED	3,490
INDIABULLS CONSUMER FINANCE LIMITED	827
HDB FINANCIAL SERVICES LIMITED	609
DMI FINANCE PRIVATE LIMITED	534
FULLERTON INDIA CREDIT COMPANY LIMITED	515
TATA CAPITAL FINANCIAL SERVICES LIMITED	446
KOTAK MAHINDRA PRIME LIMITED	398
ADITYA BIRLA FINANCE LIMITED	386
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	349
HOME CREDIT INDIA FINANCE PRIVATE LIMITED	285
SHRIRAM CITY UNION FINANCE LIMITED	208
LENDINGKART FINANCE LIMITED	193
BAJAJ HOLDINGS AND INVESTMENT LIMITED	188
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	174
MUTHOOT FINANCE LIMITED	174
HERO FINCORP LIMITED	142
INDIA INFOLINE FINANCE LIMITED	135
TVS CREDIT SERVICES LIMITED	114
HINDUJA LEYLAND FINANCE LIMITED	113
BHANIX FINANCE & INVESTMENT LIMITED	101
SMALL BUSINESS FINCREDIT INDIA PRIVATE LIMITED	97
P.C. FINANCIAL SERVICES PRIVATE LIMITED	88
MAGMA FINCORP LIMITED	87
SHRIRAM TRANSPORT FINANCE COMPANY LIMITED	85
MANAPPURAM FINANCE LIMITED	84
L&T FINANCE LIMITED	79
CAPFLOAT FINANCIAL SERVICES PRIVATE LIMITED.	79
INDIABULLS COMMERCIAL CREDIT LIMITED	75
CAPRI GLOBAL CAPITAL LIMITED	64
SI CREVA CAPITAL SERVICES PRIVATE LIMITED	63
ASHISH SECURITIES PRIVATE LIMITED	60
CLIX CAPITAL SERVICES PRIVATE LIMITED	51
TAMILNADU POWER FINANCE AND INFRASTRUCTURE DEVELOPMENT CORPORATION LIMITED	46
ADITYA BIRLA CAPITAL LIMITED	45
NEOGROWTH CREDIT PRIVATE LIMITED	42
BAJAJ FINSERV LIMITED	41
TATA MOTORS FINANCE LIMITED	39
SREI EQUIPMENT FINANCE LIMITED	38
ECL FINANCE LIMITED	38
AVANSE FINANCIAL SERVICES LIMITED	33
HDFC CREDILA FINANCIAL SERVICES PRIVATE LIMITED	32
MANBA FINANCE PRIVATE LIMITED	29
SUNDARAM FINANCE LIMITED	29
VISU LEASING AND FINANCE PRIVATE LIMITED	27
ADITYA BIRLA FINANCIAL SERVICES PRIVATE LIMITED	26
BAJAJ FINVEST PRIVATE LIMITED	25
BFL INVESTMENTS & FINANCIAL CONSULTANTS PRIVATE LIMITED	25

RELIANCE COMMERCIAL FINANCE LIMITED	25
TATA MOTORS FINANCE SOLUTIONS LIMITED	25
BOB FINANCIAL SOLUTIONS LIMITED	24
TOYOTA FINANCIAL SERVICES INDIA LIMITED	22
MUTHOOT FINCORP LIMITED	22
EDELWEISS FINANCE & INVESTMENTS LIMITED	21
NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED	21
DAIMLER FINANCIAL SERVICES INDIA PRIVATE LIMITED	21
L & T FINANCE LIMITED	20
INDIABULLS FINANCE COMPANY PRIVATE LIMITED	20
INDOSTAR CAPITAL FINANCE LIMITED	19
AEON CREDIT SERVICE INDIA PRIVATE LIMITED	18
RELIGARE FINVEST LIMITED	17
CITICORP FINANCE (INDIA) LIMITED	17
EDELWEISS RETAIL FINANCE LIMITED	16
AMBIT FINVEST PRIVATE LIMITED FORMERLY: AMBIT RETAIL FINANCE PRIVATE LIMITED	16
ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED (FORMERLY OAS AUTO FINANCIAL SERVICES LIMITED)	14
FEDBANK FINANCIAL SERVICES LIMITED	14
ANNAPURNA MICROFINANCE PRIVATE LIMITED	14
JALAN CHEMICAL INDUSTRIES (P) LIMITED	14
MUTHOOT CAPITAL SERVICES LIMITED	14
IIFL WEALTH FINANCE LIMITED	13
ESS KAY FINCORP LIMITED	10
RATTANINDIA FINANCE PRIVATE LIMITED	10
VOLKSWAGEN FINANCE PRIVATE LIMITED	10
FORD CREDIT INDIA PRIVATE LIMITED	10
AROHAN FINANCIAL SERVICES PRIVATE LIMITED	10
HINDUJA FINANCE PRIVATE LIMITED	9
AVAIL FINANCIAL SERVICES PRIVATE LIMITED	9
NORTHERN ARC CAPITAL LIMITED	9
BAJAJ LEASING AND FINANCE LIMITED	9
BLUE JAY FINLEASE LIMITED	9
EDELWEISS FINVEST PRIVATE LIMITED	8
FIVE STAR BUSINESS FINANCE LIMITED	8
SHRI RAM FINANCE CORPORATION PRIVATE LIMITED	8
TVS FINANCE AND SERVICES LIMITED	7
ANAND RATHI GLOBAL FINANCE LIMITED FORMERLY: RATHI GLOBAL FINANCE LIMITED	7
BMW INDIA FINANCIAL SERVICES PRIVATE LIMITED	7
KRAZYBEE SERVICES PRIVATE LIMITED	7
MUTHOOT VEHICLE & ASSET FINANCE LIMITED	7
TAMILNADU TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	7
THIRUMENI FINANCE PRIVATE LIMITED	7
BUSSAN AUTO FINANCE INDIA PRIVATE LIMITED	6
KARVY FINANCIAL SERVICES LIMITED	6
J R G FINCORP LIMITED	6
AYE FINANCE PRIVATE LIMITED	6
KOSAMATTAM FINANCE LIMITED	6
SAKTHI FINANCE LIMITED	6
RELIANCE CAPITAL LIMITED	5
OXYZO FINANCIAL SERVICES PRIVATE LIMITED	5

BARCLAYS INVESTMENTS & LOANS (INDIA) LIMITED	5
VERITAS FINANCE PRIVATE LIMITED	5
VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED	5
ASIRVAD MICRO FINANCE LIMITED	5
LOTUS SREE FILCO PRIVATE LIMITED	5
UNITED PETRO FINANCE LIMITED	5
HDFC HOLDINGS LIMITED	4
RELIANCE FINANCIAL LIMITED	4
BERAR FINANCE LIMITED	4
CAPITAL TRUST LIMITED	4
KOGTA FINANCIAL (INDIA) LIMITED	4
RELIANCE COMMERCIAL CO. LIMITED	4
ELECTRONICA FINANCE LIMITED	4
SIDVIK LEASING PRIVATE LIMITED	4
IKF FINANCE LIMITED	4
INDIAN SCHOOL FINANCE COMPANY PRIVATE LIMITED	4
JUMBO FINVEST (INDIA) LIMITED	4
LAXMI INDIA FINLEASECAP PRIVATE LIMITED	4
MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED	4
MUTHOOT MICROFIN LIMITED	4
VISTAAR FINANCIAL SERVICES P LIMITED	4
VISTAR FINANCIERS (P) LIMITED	4
FINOVA CAPITAL PRIVATE LIMITED	4
THE PEERLESS GENERAL FINANCE & INVESTMENT COMPANY LIMITED	4
SAVERY TRANSPORT FINANCE LIMITED	4
CLIX FINANCE INDIA PRIVATE LIMITED	3
ALTICO CAPITAL INDIA LIMITED(ALTICO CAPITAL INDIA PRIVATE LIMITED)	3
AUXILO FINSERVE PRIVATE LIMITED	3
INDITRADE MICROFINANCE LIMITED	3
BAJAJ AUTO HOLDINGS LIMITED	3
L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	3
TATA FINANCE LIMITED	3
BELL FINVEST (INDIA) LIMITED	3
FORTUNE INTEGRATED ASSETS FINANCE LIMITED	3
MADURA MICRO FINANCE LIMITED	3
SUSTAINABLE AGRO-COMMERCIAL FINANCE LIMITED	3
UAE EXCHANGE & FINANCIAL SERVICES LIMITED	3
MUTHOOTTU MINI FINANCIERS LIMITED	3
ORANGE RETAIL FINANCE INDIA PRIVATE LIMITED	3
CSL FINANCE LIMITED	3
KANAKADURGA FINANCE LIMITED	3
IDFC LIMITED	2
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	2
EPIMONEY PRIVATE LIMITED	2
AXIS FINANCE LIMITED	2
MAHINDRA HOLDINGS & FINANCE LIMITED	2
ADANI CAPITAL PRIVATE LIMITED	2
SIEMENS FINANCIAL SERVICES PRIVATE LIMITED	2
SPANDANA SPHOORTY FINANCIAL LIMITED	2
SREI INFRASTRUCTURE FINANCE LIMITED	2
BHARAT FINANCIAL INCLUSION LIMITED	2
LOTUS CAPITAL FINANCIAL SERVICES LIMITED	2

NIYOGIN FINTECH LIMITED	2
RELIGARE ENTERPRISES LIMITED	2
VEDIKA CREDIT CAPITAL LIMITED	2
AKME FINTRADE (INDIA) LIMITED	2
BAID LEASING & FINANCE CO. LIMITED	2
JOHN DEERE FINANCIAL INDIA PRIVATE LIMITED	2
BALAJI INSTALMENTS LIMITED	2
KOTAK MAHINDRA FINANCE LIMITED	2
MAXVALUE CREDITS & INVESTMENTS (P) LIMITED	2
SEYAD SHARIAT FINANCE LIMITED	2
ARIS CAPITAL PRIVATE LIMITED	2
CANBANK FACTORS LIMITED	2
CHOLA FINANCE LIMITED	2
MANAPPURAM ASSET FINANCE LIMITED	2
RELIGARE FINANCE LIMITED	2
YOGAKSHEMAM LOANS LIMITED	2
SAIJA FINANCE PRIVATE LIMITED	2
HDFC INVESTMENTS LIMITED	1
AKARA CAPITAL ADVISORS PRIVATE LIMITED	1
INTEC CAPITAL LIMITED	1
DEWAN MOTORS INVESTMENT & FINANCE LIMITED	1
PAISALO DIGITAL LIMITED	1
SATIN CREDITCARE NETWORK LIMITED	1
CAPITAL INDIA FINANCE LIMITED	1
CAPITAL FIRST LIMITED	1
CITICORP FINANCE (INDIA) LIMITED	1
PUNJAB KASHMIR FINANCE LIMITED	1
ASHISH FISCAL SERVICES PRIVATE LIMITED	1
ICL FINCORP LIMITED	1
INDIABULLS FINANCIAL SERVICES LIMITED	1
SHRI RAM G FINANCIAL SERVICES LIMITED	1
UP MONEY LIMITED	1
A K CAPITAL FINANCE PRIVATE LIMITED	1
JUMBO FINANCE LIMITED	1
RELIANCE COMMERCIAL FINANCE PRIVATE LIMITED	1
CREDITACCESS GRAMEEN LIMITED	1
FEDBANK FINANCIAL SERVICES LIMITED	1
POOJA FINLEASE LIMITED	1
APOLLO TRADING AND FINANCE PRIVATE LIMITED	1
CENTRUM FINANCIAL SERVICES LIMITED	1
KLM AXIVA FINVEST LIMITED	1
MUTHOOT MONEY PRIVATE LIMITED	1
NEWLINK OVERSEAS FINANCE LIMITED	1
POONAWALLA FINANCE PRIVATE LIMITED	1
ADVENTZ FINANCE PRIVATE LIMITED	1
APTUS FINANCE INDIA PRIVATE LIMITED	1
CAPARO FINANCIAL SOLUTIONS LIMITED	1
CHAITANYA RURAL INTERMEDIATION DEVELOPMENT SERVICES PRIVATE LIMITED	1
EQUITAS HOLDINGS LIMITED	1
GEO VPL FINANCE PRIVATE LIMITED .	1
IFCI FACTORS LIMITED	1
IFCI VENTURE CAPITAL FUNDS LIMITED	1
INFINITY FINCORP SOLUTIONS PRIVATE LIMITED	1

JM FINANCIAL CREDIT SOLUTIONS LIMITED	1
MOUNT INTRA FINANCE PRIVATE LIMITED	1
NAMDEV FINVEST PRIVATE LIMITED	1
POONAWALLA CREDIT PRIVATE LIMITED	1
REPCO MICRO FINANCE LIMITED	1
S M L FINANCE LIMITED	1
SAMASTA MICROFINANCE LIMITED	1
SHAREKHAN BNP PARIBAS FINANCIAL SERVICES P LIMITED	1
SUBHAM CAPITAL PRIVATE LIMITED	1
SUNDRAM FASTENERS INVESTMENTS LIMITED	1
APOLLO FINVEST (INDIA) LIMITED	1
ASHV FINANCE LIMITED	1
BAJAJ HOLDINGS & INVESTMENT LIMITED	1
BALANCEHERO INDIA PRIVATE LIMITED	1
BSS MICROFINANCE PRIVATE LIMITED	1
C MAHENDRA CAPITAL LIMITED	1
CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED	1
CHOKHANI SECURITIES LIMITED	1
ESSEL FINANCE BUSINESS LOANS LIMITED	1
GLOBE FINCAP LIMITED	1
GOVE FINANCE LIMITED	1
INDO ASIA FINANCE LIMITED	1
INTELLECASH MICROFINANCE NETWORK COMPANY PRIVATE LIMITED	1
JM FINANCIAL PRODUCTS LIMITED	1
KOTAK MAHINDRA CAPITAL CO.	1
L & T INFRA DEBT FUND LIMITED	1
M POWER MICRO FINANCE PRIVATE LIMITED	1
MEGA ASSETS & CAPITAL MANAGEMENT P LIMITED	1
NAHAR CAPITAL AND FINANCIAL SERVICES LIMITED(NDSI)	1
NEOWORTH COMMERCIAL PRIVATE LIMITED	1
PAYU PAYMENTS PRIVATE LIMITED	1
PCR INVESTMENTS LIMITED	1
PUNJAB STATE INDUSTRIAL DEVELOPMENT CORP. LIMITED	1
SURYODAY MICRO FINANCE LIMITED	1
TATA CAPITAL LIMITED (CIC)	1
TOURISM FINANCE CORPORATION OF INDIA LIMITED	1
VOLVO FINANCIAL SERVICES (INDIA) PRIVATE LIMITED	1
WHEELSEMI PRIVATE LIMITED	1
B R D SECURITIES LIMITED	1
CHEMMANUR CREDITS AND INVESTMENTS LIMITED	1
DIGAMBER CAPFIN LIMITED	1
KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	1
ONE CAPITAL LIMITED FORMERLY: ONE CAPITAL PRIVATE LIMITED	1
P C COMBINES PRIVATE LIMITED	1
PEERLESS FINANCIAL SERVICES LIMITED	1
KINARA FINANCIAL PRIVATE LIMITED	1
S.B.S. FINANCE LIMITED	1
OTHERS	110
TOTAL	11,832

Appendices pertaining to OSDT

Appendix 4.1: Office-wise receipt of Complaints by OODTs during July 1, 2020 to March 31, 2021

Name of the ODT	Complaints received during			% change in 2020-21 (Apr-Mar) over 2019-20 (Jul - Jun)	% to total complaints 2020-21 (Jul-Mar)
	2019-20 (Jul - Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)		
Ahmedabad	74	133	112	79.73%	3.80%
Bengaluru	222	293	242	31.98%	8.21%
Bhopal	167	305	259	82.63%	8.79%
Bhubaneswar	75	137	114	82.67%	3.87%
Chandigarh	108	131	93	21.30%	3.16%
Chennai	133	149	124	12.03%	4.21%
Dehradun	55	51	33	-7.27%	1.12%
Guwahati	20	50	43	150.00%	1.46%
Hyderabad	196	263	225	34.18%	7.64%
Jaipur	141	235	207	66.67%	7.03%
Jammu	8	23	21	187.50%	0.71%
Kanpur	131	221	173	68.70%	5.87%
Kolkata	220	239	176	8.64%	5.97%
Mumbai I	176	211	173	19.89%	5.87%
Mumbai II	217	346	292	59.45%	9.91%
New Delhi I	142	281	245	97.89%	8.32%
New Delhi II	128	129	104	0.78%	3.53%
New Delhi III	55	80	62	45.45%	2.10%
Patna	122	203	162	66.39%	5.50%
Raipur	23	54	44	134.78%	1.49%
Ranchi	41	41	30	0.00%	1.02%
Thiruvananthapuram	27	19	12	-29.63%	0.41%
Grand Total	2,481	3,594	2,946	44.86%	100%

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year, July 1, 2019 to June 30, 2020

Appendix 4.2 - Mode of receipt of complaints by OODTs during July 1, 2020 to March 31, 2021

Mode of receipt	No. of complaints received during		
	2019-20 (Jul - Jun)	2020-21* (Apr - Mar)	2020-21 (Jul - Mar)
Email	227	260	188
	9.15%	7.23%	6.38%
Online	2,239	3,331	2,755
	90.25%	92.68%	93.52%
Post/ Fax/ Courier/ Hand delivery	15	3	3
	0.60%	0.08%	0.10%
Total	2,481	3,594	2,946

Note: Figures in % indicate percentage to total complaints received

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of the year July 1, 2019 to June 30, 2020

Appendix 4.3 – Zone-wise receipt of OODT complaints during July 1, 2020 to March 31, 2021

OODT	2019-20 (Jul - Jun)	2020-21* (Apr-Mar)	2020-21 (Jul-Mar)	% change in 2020-21* (Apr-Mar)
East Zone				
Bhubaneswar	75	137	114	82.67%
Guwahati	20	50	43	150.00%
Kolkata	220	239	176	8.64%
Patna	122	203	162	66.39%

OODT	2019-20 (Jul – Jun)	2020-21* (Apr-Mar)	2020-21 (Jul-Mar)	% change in 2020-21* (Apr-Mar)
Ranchi	41	41	30	0.00%
% share to all India	19.27%	18.64%	17.82%	
Total	478	670	525	40.17%
North Zone				
Chandigarh	108	131	93	21.30%
Dehradun	55	51	33	-7.27%
Jaipur	141	235	207	66.67%
Jammu	8	23	21	187.50%
Kanpur	131	221	173	68.70%
New Delhi-I	142	281	245	97.89%
New Delhi-II	128	129	104	0.78%
New Delhi-III	55	80	62	45.45%
% share to all India	30.96%	32.03%	31.84%	
Total	768	1,151	938	49.87%
South Zone				
Bengaluru	222	293	242	31.98%
Chennai	133	149	124	12.03%
Hyderabad	196	263	225	34.18%
Thiruvananthapuram	27	19	12	-29.63%
% share to all India	23.30%	20.14%	20.47%	
Total	578	724	603	25.26%
West Zone				
Ahmedabad	74	133	112	79.73%
Bhopal	167	305	259	82.63%
Mumbai-I	176	211	173	19.89%
Mumbai-II	217	346	292	59.45%
Raipur	23	54	44	134.78%
% share to all India	26.48%	29.19%	29.87%	
Total	657	1,049	880	59.67%

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of July 1, 2019 to June 30, 2020

Appendix 4.4 – Complainant group-wise receipt of complaints at OODTs during July 1, 2020 to March 31, 2021

Complainant Category	Complaints Received		
	2019-20 (Jul- Jun)	2020-21* (Apr- Mar)	2020-21 (Jul - Mar)
Individual	1,916	2,741	2,261
	77.23%	76.27%	76.75%
Individual-Business	109	136	110
	4.39%	3.78%	3.73%
Limited Company	83	116	85
	3.35%	3.23%	2.89%
Government Department	39	77	66
	1.57%	2.14%	2.24%
Proprietorship Partnership	20	29	24
	0.81%	0.81%	0.81%
Senior Citizen	25	31	24
	1.01%	0.86%	0.81%
PSU	8	23	22
	0.32%	0.64%	0.75%
Trust	5	9	6
	0.20%	0.25%	0.20%
Association	3	4	3
	0.12%	0.11%	0.10%
Others	273	428	345
	11.00%	11.91%	11.71%
Grand Total	2,481	3,594	2,946

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

* Includes data pertaining to April 1, 2020 to June 30, 2020 which overlaps with the last quarter of July 1, 2019 to June 30, 2020

Appendix 4.5 Office-wise receipt and disposal of complaints received at OODTs during July 1, 2020 to March 31, 2021

Name of the ODT	Complaints pending at the beginning of the year	Complaints of 2019-20 (transferred from CEPCs and drafts converted)	Complaints received during the year (Jul-Mar)	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
Ahmedabad	0	1	112	113	113	0	100.00
Bengaluru	174	10	242	426	406	20	95.31
Bhopal	3	3	259	265	262	3	98.87
Bhubaneswar	0	1	114	115	115	0	100.00
Chandigarh	0	2	93	95	95	0	100.00
Chennai	0	0	124	124	124	0	100.00
Dehradun	23	0	33	56	53	3	94.64
Guwahati	0	0	43	43	43	0	100.00
Hyderabad	0	0	225	225	225	0	100.00
Jaipur	0	0	207	207	207	0	100.00
Jammu	0	0	21	21	21	0	100.00
Kanpur	1	1	173	175	174	1	99.43
Kolkata	0	0	176	176	176	0	100.00
Mumbai I	23	4	173	200	200	0	100.00
Mumbai II	3	0	292	295	295	0	100.00
New Delhi I	0	3	245	248	248	0	100.00
New Delhi II	0	1	104	105	105	0	100.00
New Delhi III	0	1	62	63	63	0	100.00
Patna	0	0	162	162	161	1	99.38
Raipur	3	0	44	47	47	0	100.00
Ranchi	0	0	30	30	30	0	100.00
Thiruvananthapuram	0	0	12	12	12	0	100.00
Grand Total	230	27	2,946	3,203	3,175	28	99.13

Appendix 4.6 - OODT-wise distribution of maintainable complaints disposed during July 1, 2020 to March 31, 2021

Name of the ODT	No. of maintainable complaints disposed in 2020-21 (Jul – Mar)
Ahmedabad	39
Bengaluru	280
Bhopal	214
Bhubaneswar	43
Chandigarh	88
Chennai	59
Dehradun	29
Guwahati	20
Hyderabad	29
Jaipur	181
Jammu	17
Kanpur	61
Kolkata	28
Mumbai I	103
Mumbai II	84
New Delhi I	135
New Delhi II	24
New Delhi III	35
Patna	46
Raipur	10

Name of the ODT	No. of maintainable complaints disposed in 2020-21 (Jul – Mar)
Ranchi	8
Thiruvananthapuram	5
Grand Total	1,538

Appendix 4.7: System Participant-wise distribution of maintainable complaints disposed during July 1, 2020 to March 31, 2021

Name of the System Participant	No. of maintainable complaints
AIRCEL SMART MONEY LIMITED	2
AMAZON PAY (INDIA) PRIVATE LIMITED	190
APPNIT TECHNOLOGIES PRIVATE LIMITED	7
AVENUES INDIA PRIVATE LIMITED	9
BALANCEHERO INDIA PRIVATE LIMITED	4
CARD PRO SOLUTIONS PRIVATE LIMITED	4
CSC E – GOVERNANCE SERVICES INDIA LIMITED	14
DELHI METRO RAIL CORPORATION LIMITED	1
DIGITSECURE INDIA PRIVATE LIMITED	2
EDENRED (INDIA) PRIVATE LIMITED – NEE ACCOR SERVICES PRIVATE LIMITED	2
EKO INDIA FINANCIAL SERVICES PRIVATE LIMITED	1
EURONET SERVICES INDIA PRIVATE LIMITED	7
GI TECHNOLOGY PRIVATE LIMITED	2
INCASHME MOBILE WALLET SERVICES PRIVATE LIMITED	1
INDIA TRANSACT SERVICES LIMITED	1
INDIAIDEAS. COM LIMITED	6
ITZ CASH CARD LIMITED	5
MY MOBILE PAYMENTS LIMITED	2
ONE MOBIKWIK SYSTEMS PRIVATE LIMITED	172
OXIGEN SERVICES (INDIA) PRIVATE LIMITED	9
PAY POINT INDIA NETWORK PRIVATE LIMITED	4
PAYU PAYMENTS PRIVATE LIMITED	83
PHONEPE PRIVATE LIMITED	853
PINE LABS PRIVATE LIMITED	11
QWIKCILVER SOLUTIONS PRIVATE LIMITED	3
RAPIPAY FINTECH PRIVATE LIMITED	1
SMART PAYMENT SOLUTIONS PRIVATE LIMITED	2
SODEXO SVC INDIA PRIVATE LIMITED	2
SPICE DIGITAL LIMITED	6
TECHPROCESS PAYMENT SERVICES LIMITED	5
TRANSACTION ANALYSTS (INDIA) PRIVATE LIMITED	2
TRANSERV PRIVATE LIMITED	8
VODAFONE M-PESA LIMITED	1
ZIPCASH CARD SERVICES PRIVATE LIMITED	17
OTHERS	99
Grand Total	1,538

Appendix 4.8: Position of complaints pending as on March 31, 2021 at OODTs

Age	No. of complaints
1 month	18
	0.56%
1-2 months	3
	0.09%
2-3 months	2
	0.06%
More than 3 months	5
	0.16%
Total pending	28
	0.87%
Complaints handled	3,203
Note: Figures in % indicate percentage to complaints handled	

Appendix 5.1 - Position of complaints received through CPGRAMS during July 1, 2020 to March 31, 2021

Name of the OBO	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)
Ahmedabad	68	86
Bengaluru	52	88
Bhopal	31	42
Bhubaneswar	40	17
Chandigarh	31	49
Chennai	438	765*
Dehradun	18	24
Guwahati	10	15
Hyderabad	31	43
Jaipur	58	45
Jammu	2	2
Kanpur	11	108
Kolkata	40	501*
Mumbai-I	82	121
Mumbai-II	166	99
New Delhi-I	129	109
New Delhi-II	225	62
New Delhi-III	14	46
Patna	51	29
Raipur	2	6
Ranchi	7	14
Thiruvananthapuram	9	23
Total (A)	1,515	2,294

Name of the NBFCO	2020-21
Mumbai	829
New Delhi	1,199
Total (B)	2,028
Grand Total (A) + (B)	4,322

* Figures for OBO, Chennai and OBO, Kolkata includes complaints forwarded to NBFCO, Chennai and NBFCO, Kolkata respectively. NBFCO, Mumbai and NBFCO, New Delhi are separate subordinate offices on CPGRAMS portal.

Appendix 5.2 - Applications received by OBOs under RTI Act, 2005 during July 1, 2020 to March 31, 2021

Name of the OBO	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)
Ahmedabad	28	16
Bengaluru	49	47
Bhopal	15	24
Bhubaneswar	18	18
Chandigarh	175	133
Chennai	103	58
Dehradun	40	37
Guwahati	9	13
Hyderabad	80	26
Jaipur	99	97
Jammu	1	3
Kanpur	159	159
Kolkata	46	58
Mumbai-I	106	88
Mumbai-II	83	69
New Delhi-I	148	79
New Delhi-II	117	85
New Delhi-III	33	35

Name of the OBO	2019-20 (Jul – Jun)	2020-21 (Jul – Mar)
Patna	90	68
Raipur	9	7
Ranchi	22	6
Thiruvananthapuram	6	10
Total (A)	1,436	1,136

Name of the NBFCO	2020-21
Chennai	23
Kolkata	3
Mumbai	20
New Delhi	53
Total (B)	99

Name of the OODT	2020-21
Bhopal	1
Hyderabad	1
Kanpur	4
Kolkata	1
Mumbai - II	1
Total (C)	8
Grand Total (A) + (B) + (C)	1,243

Appendix 6.1 Important notifications relating to Customer Service issued by the RBI during July 1, 2020 to March 31, 2021

<p>July 1, 2020</p>	<p>Master Circular – Facility for Exchange of Notes and Coins (RBI/2020-21/07 DCM (NE) No.G-3/08.07.18/2020-21): The Master Circular has inter alia mandated 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. All branches should provide the aforementioned facilities to members of public without any discrimination on all working days. The availability of the said facilities at the bank branches should be given wide publicity for information of the public at large. None of the bank branches should refuse to accept small denomination notes and / or coins tendered at their counters.</p>
<p>July 1, 2020</p>	<p>Master Circular – Scheme of Penalties for bank branches based on performance in rendering customer service to the members of public (RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/2020-21): The Scheme of Penalties for bank branches including currency chests has been formulated in order 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. Penalties may be imposed on banks for deficiencies in exchange of notes and coins/ remittances sent to RBI/ operations of currency chests etc.</p>
<p>July 16, 2020</p>	<p>Fair Practices Code for Asset Reconstruction Companies (RBI/2020-21/13 DOR.NBFC(ARC) CC. No. 9/26.03.001/2020-21): Asset Reconstruction Companies (ARCs) registered with the Bank were advised to adopt 'Fair Practices Code' so as to ensure transparency and fairness in their operation. In the matter of recovery of loans, ARCs shall not resort to harassment of the debtor. ARCs shall ensure that the staff are adequately trained to deal with customers in an appropriate manner. ARCs shall put in place a Board approved Code of Conduct for Recovery Agents and obtain their undertaking to abide by that Code. ARCs, as principals, are responsible for the actions of their Recovery Agents. It is essential that the Recovery Agents observe strict customer confidentiality. ARCs shall 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. The designated officer should ensure that genuine grievances are redressed promptly. ARCs' Grievance Redressal machinery will also deal with the issue relating to services provided by the outsourced agency and recovery agents, if any.</p>
<p>August 6, 2020</p>	<p>Online Dispute Resolution (ODR) System for Digital Payments (RBI/2020-21/21 DPSS.CO.PD No.116/02.12.004/2020-21): Reserve Bank of India (RBI) had announced introduction of Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to digital payments, using a system-driven and rule-based mechanism with zero or minimal manual intervention. The Payment System Vision-2021 of Reserve Bank highlights the need for technology-driven, rule-based, customer-friendly and transparent dispute redressal systems. As a step in this direction, authorised Payment System Operators (PSOs) – banks and non-banks – and their participants were advised to put in place system/s for ODR for resolving disputes and grievances of customers. To begin with, authorised PSOs were required to implement an ODR system for disputes and grievances related to failed transactions in their respective payment systems by January 1, 2021. The PSOs shall provide access to such a system to its participating members i.e., Payment System Participants (PSPs). Any entity setting up a payment system in India thereafter or participating therein, shall make available the ODR system at the commencement of its operations. Based on experience gained, ODR arrangement would later be extended to cover disputes and grievances other than those</p>

	related to failed transactions. Please note that if the grievance remains unresolved up to one month, the customer may approach the respective ombudsman.
August 6, 2020	Offline Retail Payments using Cards / Wallets / Mobile Devices – Pilot (RBI/2020-21/22 DPSS.CO.PD.No.115/02.14.003/2020-21): Reserve Bank has prioritised security measures for digital payments such as the requirement of Additional Factor of Authentication and online alerts for every transaction. These measures have significantly increased customer confidence and safety leading to increased adoption of digital payments. Absence of, or erratic, internet connectivity, especially in remote areas, is a major impediment for adoption of digital payments. Availability of options to make offline payments, using cards, wallets or mobile devices could boost the adoption of digital payments. To encourage technological innovations that enable offline digital transactions, Reserve Bank has permitted a pilot scheme to be conducted for a limited period. Under the pilot scheme, authorised Payment System Operators (PSOs) – banks and non-banks – will be able to provide offline payment solutions using cards, wallets or mobile devices for remote or proximity payments. The pilot scheme shall be undertaken till March 31, 2021 only. The Reserve Bank shall decide on formalising such a system based on the experience gained under the pilot.
September 25, 2020	Positive Pay System for Cheque Truncation System (RBI/2020-21/41 DPSS.CO.RPPD.No.309/04.07.005/2020-21): The concept of Positive Pay involves a process of reconfirming key details of large value cheques. Under this process, the issuer of the cheque submits electronically, through channels like SMS, mobile app, internet banking, ATM, etc., certain minimum details of that cheque (like date, name of the beneficiary / payee, amount, etc.) to the drawee bank, details of which are cross checked with the presented cheque by CTS. Any discrepancy is flagged by CTS to the drawee bank and presenting bank, who would take redressal measures. National Payments Corporation of India (NPCI) shall develop the facility of Positive Pay in CTS and make it available to participant banks. Banks, in turn, shall enable it for all account holders issuing cheques for amounts of ₹50,000 and above. While availing of this facility is at the discretion of the account holder, banks may consider making it mandatory in case of cheques for amounts of ₹5,00,000 and above. Only those cheques which are compliant with above instructions will be accepted under dispute resolution mechanism at the CTS grids. Member banks may implement similar arrangements for cheques cleared / collected outside CTS as well. Banks were advised to create adequate awareness among their customers on features of Positive Pay System through SMS alerts, display in branches, ATMs as well as through their web-site and internet banking. Positive Pay System shall be implemented from January 01, 2021.
October 22, 2020	Digital Payment Transactions – Streamlining QR Code infrastructure (RBI/2020-21/59 DPSS.CO.PD.No.497/02.14.003/2020-21): Reserve Bank had constituted a Committee (Chairperson: Prof Deepak Phatak) to review the current system of Quick Response (QR) Codes in India and suggest measures for moving towards interoperable QR Codes. After examining the recommendations and the feedback received, it has been decided that Payment System Operators (PSOs) that use proprietary QR codes shall shift to one or more interoperable QR codes; the process of migration shall be completed by March 31, 2022. PSOs may take initiative to increase awareness about interoperable QR codes. The above measure is expected to reinforce the acceptance infrastructure, provide better user convenience due to interoperability and enhance system efficiency.
December 4, 2020	24x7 Availability of Real Time Gross Settlement (RTGS) System (RBI/2020-21/70 DPSS (CO) RTGS No.750/04.04.016/2020-21): Reserve Bank of India (RBI) on October 09, 2020 had announced making available the Real Time Gross Settlement (RTGS) system round the clock on all days. Accordingly, it has been decided to make RTGS

	<p>available round the clock on all days of the year with effect from 00:30 hours on December 14, 2020. Members were advised to put in place necessary infrastructure to provide RTGS round the clock to their customers. RTGS transactions undertaken after normal banking hours are expected to be automated using 'Straight Through Processing (STP)' modes. Members were further advised to disseminate information on the extended availability of RTGS to all their customers.</p>
December 4, 2020	<p>Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication (RBI/2020-21/71 DPSS.CO.PD No.752/02.14.003/2020-21): The present COVID-19 pandemic has underlined the benefits of contactless transactions. Keeping this in view and based on stakeholder feedback, it was announced in the Statement on Developmental and Regulatory Policies dated December 4, 2020 that per transaction limit for Additional Factor of Authentication (AFA) relaxation for contactless card transactions will be increased. Accordingly, given the sufficient protection available to users, it has been decided to increase the per transaction limit to ₹5,000/-.</p>
December 18, 2020	<p>Amendment to Master Direction (MD) on KYC – Centralized KYC Registry – Roll out of Legal Entity Template & other changes (RBI/2020-21/80 DOR.AML.BC.No.31/14.01.001/2020-21): REs have been uploading the KYC data pertaining to all individual accounts opened on or after January 1, 2017 on to Central KYC Records Registry (CKYCR) in terms of the provisions of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. Changes to the template, as and when required are released by CERSAI after consulting the Reserve Bank. As the CKYCR is now fully operational for individual customers, it has been decided to extend the CKYCR to Legal Entities (LEs). Accordingly, REs shall upload the KYC data pertaining to accounts of LEs opened on or after April 1, 2021, on to CKYCR in terms of Rule 9 (1A) of the PML Rules. REs shall also ensure that in case of accounts of LEs opened prior to April 1, 2021, the KYC records are uploaded on to CKYCR during the process of periodic updation as specified in Section 38 of the Master Direction, or earlier when the updated KYC information is obtained/received from the customer in certain cases. REs shall ensure that during periodic updation, the customers' KYC details are migrated to current Customer Due Diligence (CDD) standards.</p> <p>In order to ensure that all existing KYC records of individual customers are incrementally uploaded on to CKYCR, REs shall upload the KYC data pertaining to accounts of individuals opened prior to January 01, 2017, at the time of periodic updation as specified in Section 38 of the Master Direction, or earlier when the updated KYC information is obtained/received from the customer in certain cases. REs shall ensure that during periodic updation, the customers' KYC details are migrated to current CDD standard.</p> <p>Where a customer, for the purpose of establishing an account based relationship, submits a KYC Identifier to a RE, with an explicit consent to download records from CKYCR, then such RE shall retrieve the KYC records online from CKYCR using the KYC Identifier and the customer shall not be required to submit the same KYC records or information or any other additional identification documents or details, unless –</p> <ul style="list-style-type: none"> • there is a change in the information of the customer as existing in the records of CKYCR; • the current address of the customer is required to be verified; • the RE considers it necessary in order to verify the identity or address of the customer, or to perform enhanced due diligence or to build an appropriate risk profile of the client. <p>Once KYC Identifier is generated by CKYCR, the REs shall ensure that the same is communicated to the individual/legal entity as the case may be.</p>
January 5, 2021	<p>Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme (RBI/2020-21/81 DPSS.CO. AD No.900/02.29.005/2020-21): RBI had announced creation of PIDF on October 04, 2019. PIDF is intended to subsidise deployment of payment acceptance</p>

	<p>infrastructure in Tier-3 to Tier-6 centres with special focus on North-Eastern States of the country. It envisages creating 30 lakh new touch points every year for digital payments. PIDF will be operational for a period of three years from January 01, 2021 and may be extended for two more years depending upon the progress.</p>
January 27, 2021	<p>Strengthening of Grievance Redress Mechanism in Banks (RBI/2020-21/87 CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21): RBI had announced in the 'Statement on Developmental and Regulatory Policies' issued as part of the Monetary Policy statement dated December 4, 2020 that with a view to strengthen and improve the efficacy of the grievance redress mechanism of banks, a comprehensive framework will be put in place during January 2021. Accordingly, a framework comprising of i) enhanced disclosures on complaints to be made by the banks; ii) recovery of the cost of redress of maintainable complaints from the banks against whom the number of complaints received in the OBOs are in excess of their peer group averages; and iii) intensive review by RBI of the grievance redress mechanism of banks having persisting issues in their redress mechanism has been issued. The redress of complaints will continue to be cost-free for the customers of banks and members of public. The framework intends to, inter-alia, provide greater insight into the volume and nature of complaints received by the banks as also the quality and turnaround time of redressal, promote satisfactory customer outcomes and improved customer confidence, and identify remedial steps to be taken by the banks having persisting issues in grievance redress mechanism.</p>
February 16, 2021	<p>Remittances to International Financial Services Centres (IFSCs) in India under the Liberalised Remittance Scheme (LRS) (RBI/2020-21/99 A.P. (DIR Series) Circular No. 11): With a view to deepen the financial markets in International Financial Services Centres (IFSCs) and provide an opportunity to resident individuals to diversify their portfolio, the extant guidelines on Liberalised Remittance Scheme (LRS) have been reviewed and it has been decided to permit resident individuals to make remittances under LRS to IFSCs set up in India under the Special Economic Zone Act, 2005, as amended from time to time. Accordingly, AD Category - I banks may allow resident individuals to make remittances under LRS to IFSCs in India, subject to the following conditions:</p> <ul style="list-style-type: none"> • The remittance shall be made only for making investments in IFSCs in securities, other than those issued by entities/companies resident (outside IFSC) in India. • Resident Individuals may also open a non interest bearing Foreign Currency Account (FCA) in IFSCs, for making the above permissible investments under LRS. Any funds lying idle in the account for a period upto 15 days from the date of its receipt into the account shall be immediately repatriated to domestic INR account of the investor in India. • Resident Individuals shall not settle any domestic transactions with other residents through these FCAs held in IFSC. <p>AD Category - I banks, while allowing such remittances, shall ensure compliance with all other terms and conditions, including reporting requirements prescribed under the Scheme. It may be noted that any person resident in India (outside IFSC) entering into any transaction with a person/entity in IFSC shall only be governed by regulations/directions and rules issued/notified by the Reserve Bank of India and the Government of India respectively under Foreign Exchange Management Act (FEMA), 1999. Further, compounding of any contravention of FEMA provision by such person resident in India shall be dealt by the Reserve Bank of India in accordance with the extant instructions/provisions on compounding of contraventions under FEMA.</p> <p>Master Direction No.7 (Master Direction – Liberalised Remittance Scheme) is being updated to reflect the above changes. AD Category - I banks should bring the contents of this circular to the notice of their constituents and customers.</p>
February 17, 2021	<p>Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 (RBI/2020-21/73 DOR.FIN.HFC.CC.No.120/03.10.136/2020-21): Every Housing Finance</p>

	<p>Company (HFC) shall have a system and a procedure for receiving, registering and disposing of complaints and grievances in each of its offices, including those received on-line.</p> <p>If a complaint has been received in writing from a customer, an HFC shall endeavor to send him/ her an acknowledgement/ response within a week. The acknowledgement should contain the name & designation of the official who will deal with the grievance. If the complaint is relayed over phone at HFC's designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period of time.</p> <p>After examining the matter, an HFC shall send the customer its final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of a complaint and he/ she should be informed how to take his/ her complaint further if he/ she is still not satisfied.</p> <p>Every HFC shall publicize its grievance redressal procedure (e-mail id and other contact details at which the complaints can be lodged, turnaround time for resolving the issue, matrix for escalation, etc.) for lodging the complaints by the aggrieved borrower and ensure specifically that it is made available on its website. HFC shall clearly display in all its offices/ branches and on the website that in case the complainant does not receive response from the company within a period of one month or is dissatisfied with the response received, the complainant may approach the Complaint Redressal Cell of NHB by lodging its complaints online on the website of NHB or through post to NHB, New Delhi.</p> <p>Fair Practices Code (which shall preferably be in the vernacular language or a language as understood by the borrower) based on the directions outlined shall be put in place by all HFCs with the approval of their Boards. HFCs will have the freedom of drafting the Fair Practices Code, enhancing the scope of the directions but in no way sacrificing the spirit underlying the above directions. The same shall be put up on their website, for the information of various stakeholders.</p>
<p>February 18, 2021</p>	<p>Master Direction on Digital Payment Security Controls (RBI/2020-21/74 DoS.CO.CSBLUE.SEC.No.1852/31.01.015/2020-21): The Master Direction provides necessary guidelines for the Regulated Entities (Scheduled Commercial Banks, Small Finance Banks, Payment Banks and Credit Card issuing NBFCs) to set up a robust governance structure and implement common minimum standards of security controls for digital payment products and services. The guidelines are technology and platform agnostic and shall create an enhanced and enabling environment for customers to use digital payment products in a more safe and secure manner.</p> <p>The Master Direction consolidates important control aspects broadly in the following areas viz., Governance and Management of Security Risks, Generic Security Controls, Application Security Life Cycle (ASLC), Authentication Framework, Fraud Risk Management, Reconciliation Mechanism, Customer Protection, Awareness and Grievance Redressal Mechanism, specific controls related to Internet Banking, Mobile Payments Application Security Controls and Card Payments Security.</p>
<p>March 15, 2021</p>	<p>Extension of Cheque Truncation System (CTS) across all bank branches in the country (RBI/2020-21/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21): To leverage the availability of CTS and provide uniform customer experience irrespective of location of her/his bank branch, it has been decided to extend CTS across all bank branches in the country. To facilitate this, banks shall have to ensure that all their branches participate in image-based CTS under respective grids by September 30, 2021. They are free to adopt a model of their choice, like deploying suitable infrastructure in every branch or following a hub and spoke model, etc. and concerned banks shall coordinate with the respective Regional Offices of RBI to operationalize this.</p>

<p>March 31, 2021</p>	<p>Guidelines on Regulation of Payment Aggregators and Payment Gateways (RBI/2020-21/117 CO.DPSS.POLC.No.S33/02-14-008/2020-2021): As per RBI's circular DPSS.CO.PD.No.1810/02.14.008/2019-20 dated March 17, 2020 (as updated from time to time) and the clarification dated September 17, 2020 issued on the subject, neither the authorised Payment Aggregators (PAs) nor the merchants on-boarded by them can store customer card credentials within their database or server.</p> <p>Based on the representations received from the industry seeking additional time for implementing the above instructions, it has been decided, as a one-time measure, to extend the timeline for non-bank PAs by six months, i.e., till December 31, 2021, to enable the payment system providers and participants to put in place workable solutions, such as tokenisation, within the framework set out in the circular dated March 17, 2020 cited above and our circular DPSS.CO.PD.No.1463/02.14.003/2018-19 dated January 08, 2019 on "Tokenisation – Card transactions".</p>
<p>March 31, 2021</p>	<p>Framework for processing of e-mandates for recurring online transactions (RBI/2020-21/118 CO.DPSS.POLC.No.S34/02-14-003/2020-2021): RBI vide its circulares DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019, DPSS.CO.PD.No.1324/02.23.001/2019-20 dated January 10, 2020 and DPSS.CO.PD.No.754/02.14.003/2020-21 dated December 4, 2020, had put in place a framework for registering e-mandates for recurring online transactions using cards / wallets / Unified Payments Interface. The framework had ensured that changing payment needs of customers were accommodated by adequately balancing safety, security and convenience of such transactions. Stakeholders were given sufficient time to complete the process of migration to the framework by March 31, 2021. Keeping in view the requests of some stakeholders and to prevent any inconvenience to customers, it has been decided, as a one-time measure, to extend the timeline for ensuring full compliance to the framework till September 30, 2021. During the extended timeline, no new mandate for recurring online transactions shall be registered by stakeholders, unless such mandates are compliant with the framework.</p>

**Appendix 6.2 Number of awareness programmes conducted during
July 1, 2020 to March 31, 2021**

Office of Ombudsman	No. of Townhall Events	No. of Awareness Programmes
Ahmedabad	1	7
Bengaluru	0	8
Bhopal	1	8
Bhubaneswar	0	2
Chandigarh	1	38
Chennai	0	2
Dehradun	0	0
Guwahati	1	9
Hyderabad	2	6
Jaipur	0	0
Jammu	2	6
Kanpur	0	2
Kolkata	0	0
Mumbai-I	2	7
Mumbai - II	0	10
New Delhi I	0	8
New Delhi II	2	12
New Delhi-III	0	1
Patna	0	4
Raipur	1	2
Ranchi	1	2
Thiruvananthapuram	1	5
Total	15	139

Annex 1 - Statement of complaints received by the OBOs during July 1, 2020 - March 31, 2021

Period : July 01, 2020 - March 31, 2021		Complaints related to digital modes of payment																					
S.No.	Name of the Bank	Total complaints received	Complaints per branch	Complaints related to ATM/DC* per 1,000 outstanding	Complaints related to CC* per 1,000 outstanding	Digital complaints per 1,000 digital transactions executed through the bank	Non-digital Complaints per 1,000 account #	ATM / Debit Cards	Mobile / electronic banking	Non-observance of FPC	Credit Cards	Failure to meet commitments	Levy of charges without prior notices	Loans and advances	Non-adherence to BCSBI Codes	Deposits related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Public Sector Banks																							
1	State Bank of India	57472	2.30	0.05	0.08	0.003	0.056	14081	10011	5084	1002	5534	2718	3539	1884	1766	1910	594	107	234	54	7559	1395
2	Bank of Baroda	13362	1.58	0.04	0.57	0.004	0.050	2727	2089	1433	368	1261	708	924	578	501	200	223	24	36	16	1830	444
3	Bank of India	7103	1.33	0.06	0.56	0.004	0.035	2678	861	629	94	478	269	484	122	197	133	87	7	37	5	831	191
4	Bank of Maharashtra	1816	0.91	0.07	0.16	0.003	0.029	692	256	114	7	116	115	97	22	45	13	13	2	11	3	237	73
5	Canara Bank	9121	0.84	0.04	0.21	0.002	0.055	1655	1082	1184	161	1046	525	627	662	317	189	148	12	44	12	1154	303
6	Central Bank of India	6981	1.45	0.10	NA	0.006	0.036	2769	978	572	69	516	174	346	115	159	307	66	13	12	10	726	149
8	Indian Bank	6580	1.04	0.08	0.34	0.004	0.032	1901	971	738	45	700	258	452	144	222	161	109	14	14	5	702	144
7	Indian Overseas Bank	2174	0.66	0.02	0.38	0.002	0.036	480	292	317	23	319	86	203	57	66	45	24	6	10	2	195	49
9	Punjab and Sind Bank	976	0.62	0.07	NA	0.006	0.055	211	111	75	5	285	27	71	7	37	11	7	3	1	0	102	23
10	Punjab National Bank	20499	1.71	0.13	0.63	0.007	0.070	5639	3291	1419	192	2953	721	1124	276	794	676	286	23	81	22	2502	500
12	UCO Bank	2444	0.78	0.06	NA	0.004	0.038	629	398	259	12	253	104	182	46	76	57	49	3	7	5	300	64
11	Union Bank of India	11128	1.13	0.08	0.29	0.003	0.041	3499	1678	1111	139	906	391	619	541	330	191	128	13	31	8	1255	288
All Public Sector Banks		139656	1.51	0.06	0.15	0.004	0.050	36961	22018	12935	2117	14367	6096	8668	4454	4510	3893	1734	227	518	142	17393	3623
Private Sector Banks																							
1	Axis Bank Limited	16927	3.56	0.07	0.50	0.003	0.184	1652	1637	1921	3591	1790	2214	861	671	307	6	109	185	69	15	1544	355
2	Bandhan Bank Limited	558	0.10	0.03	NA	0.002	0.010	113	71	85	2	52	16	82	9	13	0	6	5	1	2	78	23
3	Catholic Syrian Bank Limited	94	0.17	0.02	NA	0.001	0.035	12	3	28	1	12	20	2	3	0	0	0	1	0	0	6	4
4	City Union Bank Limited	272	0.38	0.02	1.92	0.001	0.027	42	61	43	6	29	17	20	6	3	1	2	1	0	0	33	8
5	DCB Bank Limited	685	1.83	0.02	1.12	0.002	0.338	16	30	116	6	128	72	129	26	17	0	6	4	3	0	118	14
6	Dhanlaxmi Bank Limited	79	0.29	0.02	0.17	0.001	0.027	10	7	27	1	4	7	7	3	2	0	0	0	0	0	5	6
7	Federal Bank Limited	814	0.62	0.02	NA	0.001	0.033	209	121	127	15	40	55	56	24	29	0	5	3	2	1	80	47
8	HDFC Bank Limited	27324	4.81	0.05	0.50	0.004	0.155	2016	2506	3178	7466	3154	2112	1391	1046	373	12	189	386	100	26	2807	562
9	ICICI Bank Limited	22458	4.28	0.04	0.35	0.002	0.153	1673	2798	2690	3672	2580	2263	1861	878	365	8	198	188	86	23	2633	542
10	IDBI Bank Limited	2787	1.33	0.04	0.53	0.002	0.137	499	318	337	20	326	249	342	110	59	5	37	6	46	6	332	95
11	IDFC First Bank Limited	3016	3.80	0.04	0.20	0.001	0.138	125	127	533	47	464	216	406	149	45	0	21	156	15	0	567	145
12	Indusind Bank Limited	5013	2.63	0.06	1.01	0.004	0.084	385	280	487	1547	749	380	197	173	87	0	29	72	23	1	499	104
13	Jammu & Kashmir Bank Limited	566	0.58	0.05	0.12	0.002	0.015	204	72	100	10	25	18	40	4	25	2	7	0	1	10	41	7
14	Karnataka Bank Limited	549	0.62	0.02	NA	0.001	0.028	83	94	52	2	40	58	30	96	8	0	4	0	3	1	73	5
15	Karur Vysya Bank Limited	479	0.56	0.01	1.15	0.001	0.033	61	61	93	3	50	47	42	37	14	0	4	5	0	0	52	10
16	Kotak Mahindra Bank Limited	8624	4.96	0.04	0.55	0.004	0.300	799	1230	871	1316	949	725	457	320	183	6	61	259	32	4	1195	217
17	Nainital Bank Limited	63	0.38	NA	NA	0.006	0.047	8	5	16	0	8	1	6	1	0	0	1	0	0	0	11	6
18	RBL Bank Limited	7571	16.94	0.09	1.56	0.026	0.199	111	251	488	4627	552	364	115	172	50	0	10	384	15	1	362	69
19	South Indian Bank	410	0.43	0.03	NA	0.001	0.025	105	65	69	4	33	41	21	11	4	0	2	1	1	1	24	28
20	Tamilnad Mercantile Bank Limited	278	0.53	0.03	0.06	0.001	0.025	61	40	39	2	46	21	16	14	2	0	4	3	0	1	20	9
21	Yes Bank Limited	3023	2.80	0.05	0.33	0.000	0.312	175	224	367	312	640	285	211	133	87	1	25	55	17	5	400	86
All Private Sector Banks		101590	2.77	0.05	0.55	0.002	0.127	8359	10001	11667	22650	11671	9181	6292	3885	1676	41	720	1713	415	97	10880	2342

Period : July 01, 2020 - March 31, 2021		Complaints related to digital modes of payment																					
S.No.	Name of the Bank	Total complaints received	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	Deposits related	Pension payments	Remittances	DSAs and recovery agents	Para banking	Notes and Coins	Others	Out of purview of BOS
Payment Banks																							
1	Aditya Birla Idea Payments Bank Limited	9	NA	NA	NA	NA	NA	0	2	0	0	0	0	4	0	1	0	1	1	0	0	0	0
2	Airtel Payments Bank Limited	2026	75.04	0.04	NA	0.002	NA	63	716	119	10	400	45	0	38	147	3	24	0	6	1	373	81
3	Fino Payments Bank Limited	193	3.51	0.03	NA	0.001	NA	58	34	8	2	14	4	5	4	19	0	4	0	0	1	39	1
4	India Post Payments Bank Limited	159	0.24	0.02	NA	0.001	NA	25	36	12	0	23	9	1	8	16	1	3	0	1	1	20	3
5	Jio Payments Bank Limited	26	2.89	NA	NA	0.004	NA	1	12	1	0	3	0	0	0	2	0	0	0	0	0	5	2
7	NSDL Payments Bank Limited	46	46.00	0.01	NA	0.002	NA	2	9	4	0	10	9	0	0	8	0	0	0	0	0	3	1
6	Paytm Payments Bank Limited	1838	306.33	0.00	NA	0.000	NA	138	777	106	22	188	35	3	49	88	0	28	7	3	0	324	70
All Payment Banks		4297	5.74	0.00	NA	0.000	NA	287	1586	250	34	638	102	13	99	281	4	60	8	10	3	764	158
Small Finance Banks																							
1	Au Small Finance Bank Limited	432	0.76	0.01	0.00	0.001	0.201	20	21	37	0	62	42	87	5	14	0	3	11	2	2	116	10
2	Capital Small Finance Bank Limited	40	0.25	0.02	NA	0.002	0.056	3	2	1	0	13	4	4	2	2	0	0	0	0	1	7	1
3	Fincare Small Finance Bank Limited	157	0.28	0.00	NA	0.003	0.022	13	28	22	2	24	7	4	11	17	0	1	1	1	0	22	4
4	Equitas Small Finance Bank Limited	175	0.20	0.00	NA	0.000	0.038	5	13	29	1	35	19	18	6	5	0	5	2	0	0	33	4
5	ESAF Small Finance Bank Limited	46	0.08	0.01	NA	0.001	0.003	20	2	11	0	2	1	2	1	1	0	0	0	0	0	2	4
6	Suryoday Small Finance Bank Limited	23	0.04	0.00	NA	0.001	0.008	1	1	3	0	1	0	4	4	6	0	0	0	0	0	1	2
7	Ujjivan Small Finance Bank Limited	190	0.33	0.00	NA	0.001	0.013	30	21	19	0	29	10	19	17	7	0	0	4	1	0	32	1
8	Utkarsh Small Finance Bank Limited	51	0.09	0.01	NA	0.003	0.011	5	5	7	0	8	2	9	1	4	0	0	0	0	0	5	5
9	North East Small Finance Bank Limited	2	0.01	0.00	NA	0.000	0.002	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
10	Jana Small Finance Bank Limited	190	0.38	0.02	NA	0.004	0.025	39	3	22	3	28	16	17	10	11	0	2	2	3	0	27	7
All Small Finance Banks		1306	0.26	0.01	NA	0.001	0.025	136	96	151	6	202	101	165	57	67	0	11	20	7	3	245	39

Period : July 01, 2020 - March 31, 2021																							
S.No.	Name of the Bank	Total complaints received	Complaints per branch	Complaints related to digital modes of payment			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
				Complaints related to ATM/DC* per 1,000 ATM/DC*	Complaints related to CC* per 1,000 outstanding CC*	Digital complaints per 1,000 digital transactions executed																	
Foreign Banks																							
1	AB Bank Limited	6	6.00	NA	NA	NA	9.709	2	0	0	0	0	2	1	0	1	0	0	0	0	0	0	0
2	Abu Dhabi Commercial Bank PJSC	2	2.00	NA	NA	0.000	NA	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
3	American Express Banking Corporation	353	176.50	NA	0.15	0.006	0.056	0	1	29	225	31	24	3	16	1	0	1	4	1	0	13	4
4	Barclays Bank Plc	20	5.00	0.00	NA	0.015	0.858	0	0	2	10	5	0	0	3	0	0	0	0	0	0	0	0
5	Bank of America	2	0.50	NA	0.08	0.000	0.000	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0
6	Bank of Bahrain and Kuwait B.S.C	1	0.25	NA	NA	0.000	0.046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
7	BNP Paribas	2	0.20	NA	NA	0.000	0.631	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
8	Citibank N.A.	1429	34.85	0.03	0.27	0.003	0.085	54	142	135	720	96	49	28	59	18	0	18	7	1	0	82	20
9	DBS Bank India Limited	399	0.64	0.02	NA	0.001	0.062	48	93	57	0	46	18	8	20	18	0	6	2	2	0	69	12
10	Deutsche Bank	134	6.70	0.04	NA	0.000	0.385	5	8	29	1	34	8	12	4	6	0	2	2	0	0	20	3
11	FirstRand Bank Limited	1	1.00	NA	NA	0.000	0.061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
12	Hong Kong and Shanghai Banking Corporation	468	15.60	0.05	0.24	0.003	0.139	26	34	48	202	41	12	27	28	6	0	5	1	1	0	29	8
13	Industrial & Commercial Bank of China Limited	1	1.00	NA	NA	0.092	0.000	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
14	JP Morgan Chase Bank N.A.	1	0.25	NA	NA	0.000	0.034	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
15	Krung Thai Bank Public Co. Limited	1	0.33	NA	NA	0.754	0.000	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
16	Mashreqbank PSC	3	3.00	NA	NA	0.000	8.451	0	0	0	0	1	0	0	0	0	0	1	0	0	0	1	0
17	Mizuho Bank Limited	1	0.20	NA	NA	0.000	0.371	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
18	MUFG Bank, Ltd.	1	0.20	NA	NA	0.000	0.204	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
19	SBM Bank (India) Limited	4	0.50	0.10	0.01	0.000	0.039	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0
20	Shinhan Bank	16	2.67	NA	NA	0.003	0.516	0	1	7	0	0	0	6	2	0	0	0	0	0	0	0	0
21	Societe Generale India	1	0.50	NA	NA	0.000	3.106	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Standard Chartered Bank	2047	19.68	0.13	0.45	0.005	0.444	134	144	222	665	171	153	148	97	19	3	14	25	1	0	215	36
23	United Overseas Bank Limited	1	0.50	NA	NA	3.257	0.000	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Natwest Markets PLC	8	4.00	NA	NA	157.895	NA	0	0	0	6	1	0	0	0	0	0	0	0	0	0	1	0
All Foreign Banks		4902	5.55	0.05	0.28	0.003	0.140	271	423	531	1834	426	266	234	229	69	3	47	42	6	0	435	86
SBI Card		10354						134	312	638	6976	706	517	29	262	25	0	5	215	4	0	460	71
Primary Urban Cooperative Banks		1118						200	156	220	13	70	59	72	21	57	0	15	5	5	2	160	63
Regional Rural Banks		3832						964	339	585	70	306	109	420	133	132	19	52	10	36	4	497	156
Others		6149						234	527	872	62	704	83	150	795	64	30	32	19	26	2	854	1695
Grand Total		273204						47546	35458	27849	33762	29090	16514	16043	9935	6881	3990	2676	2259	1027	253	31688	8233

Annex 2 - Statement of complaints received by the ONBFCOs during July 1, 2020 to March 31, 2021

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non-observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
DEPOSIT TAKING NBFCs													
ADITYA HOUSING & FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
AKME FINTRADE (INDIA) LTD	4	0	0	0	0	0	0	0	0	0	0	0	4
AMRIT MALWA CAPITAL LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ASHISH FINANCE & LEASING CO. LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
BAJAJ FINANCE LTD	3651	273	661	949	50	366	53	96	28	19	64	633	6843
BALAJI INSTALMENTS LTD	1	0	1	0	0	0	0	0	0	0	0	1	3
BERAR FINANCE LTD	6	2	1	3	0	0	0	0	1	0	0	2	15
CHOLA FINANCE LTD	1	0	0	1	0	0	0	0	0	0	0	0	2
DCM FINANCIAL SERVICES LTD	2	0	0	0	1	0	0	0	0	0	0	0	3
EKJOT ADVANCES LTD JALANDHAR	0	0	0	0	1	0	0	0	0	0	1	0	2
EXCELLENT FIN-INVEST LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
FULLERTON INDIA CREDIT COMPANY LTD	448	34	126	78	10	34	8	8	4	1	3	131	885
GOVE FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
HERO FINANCIAL SERVICES LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
INDO ASIA FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
INTEGRATED FINANCE COMPANY LTD	1	0	0	0	1	0	0	0	0	0	0	0	2
KANAK INSTALMENTS LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
KERALA STATE POWER AND INFRASTRUCTURE FINANCE CORPORATION LTD	0	1	0	0	0	0	0	0	0	0	0	0	1
KOTAK MAHINDRA FINANCE LTD	1	1	0	1	0	0	0	0	0	0	0	0	3
LLOYDS FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD	185	12	43	40	1	19	5	4	1	1	3	33	347
MUTHOOT VEHICLE & ASSET FINANCE LTD	2	1	4	1	0	0	0	0	0	0	1	1	10
MUTHOOT CAPITAL SERVICES LTD	4	0	5	1	1	1	2	0	0	0	0	1	15
NEWLINK OVERSEAS FINANCE LTD	2	0	0	0	1	0	0	0	0	0	0	0	3
P. H. F. LEASING LTD	1	0	1	1	0	0	0	0	0	0	0	0	3

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
P. K. F. FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
PUNJAB KASHMIR FINANCE LTD	5	1	0	1	0	0	0	0	0	0	0	0	7
S P R FINANCE LTD	0	0	0	0	0	0	0	0	0	1	0	0	1
SAHARA INDIA FINANCIAL CORPORATION LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SAKTHI FINANCE LTD	7	0	0	0	0	0	0	0	0	0	0	0	7
SAVERY TRANSPORT FINANCE LTD	4	0	0	0	0	0	0	0	0	0	0	0	4
SEYAD SHARIAT FINANCE LTD	0	0	0	0	0	0	0	0	0	0	0	3	3
SHRIRAM CITY UNION FINANCE LTD	210	9	44	24	6	17	12	1	0	0	2	26	351
SHRIRAM TRANSPORT FINANCE COMPANY LTD	104	2	20	19	2	7	7	5	1	0	2	13	182
SINGHLAND INVESTMENT LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
STAR INSTALMENT SUPPLY CO. LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
SUNDARAM FINANCE LTD	30	2	12	0	0	4	2	1	0	0	1	5	57
SYNERGY FINANCIAL EXCHANGE LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
TAMILNADU INDUSTRIAL DEVELOPMENT CORPORATION LTD	0	0	0	0	0	0	0	0	0	0	0	1	1
TAMILNADU POWER FINANCE AND INFRASTRUCTURE DEVELOPMENT CORPORATION LTD	20	0	1	1	7	1	0	0	0	0	8	8	46
TAMILNADU TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD	4	0	0	0	3	0	0	0	0	0	1	0	8
TATA FINANCE LTD	2	0	0	1	1	0	0	0	0	0	0	1	5
THE PEERLESS GENERAL FINANCE & INVESTMENT COMPANY LTD	5	0	0	0	0	1	0	0	0	0	0	0	6
UMEED LEASING & FINANCE LTD	1	0	2	0	0	0	0	0	0	0	0	0	3
UPWARD FINANCIAL SERVICES LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
WEST BENGAL INDUSTRIAL DEVELOPMENT CORPN. LTD	0	0	0	2	0	0	0	0	0	0	0	0	2
WEST BENGAL INFRASTRUCTURE DEVELOPMENT FINANCE CORPN	0	0	0	1	0	0	0	0	0	0	0	0	1
TOTAL	4712	338	923	1125	87	450	89	115	35	22	86	859	8841

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
NON-DEPOSIT TAKING NBFCs													
ABANS FINANCE PVT LTD	0	0	0	0	0	0	0	0	0	0	0	1	1
A & A CAPITAL SERVICES PVT LTD	0	0	0	1	1	0	0	0	0	0	0	0	2
A K CAPITAL FINANCE PVT LTD	1	0	1	1	0	0	0	1	0	0	0	1	5
A S CONFIN PVT LTD	0	0	0	0	0	0	1	0	0	0	0	0	1
AAGAM HOLDINGS PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
AARKAY INVESTMENTS (P) LTD	0	1	0	0	0	0	0	0	0	0	0	0	1
ACG LEASING PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ACME RESOURCES LTD	0	0	0	0	1	1	0	0	0	0	0	0	2
ADANI CAPITAL PVT LTD	1	0	2	0	0	1	1	0	0	1	0	1	7
ADITYA BIRLA CAPITAL LTD	90	3	3	4	2	2	0	0	0	0	0	14	118
ADITYA BIRLA FINANCE LTD	351	33	180	61	15	38	16	15	5	5	7	111	837
ADVENTZ FINANCE PVT LTD	0	0	0	0	0	0	0	1	0	0	0	1	2
AKG FINVEST	1	0	0	0	0	0	0	0	0	0	0	0	1
AKME FINCON LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
ALTHAEA FINANCE & LEASING PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ALTICO CAPITAL INDIA LTD	11	0	0	0	0	1	0	0	0	0	0	0	12
ANAND RATHI GLOBAL FINANCE LTD	6	1	3	0	0	2	0	0	0	0	0	2	14
ANANYA FINANCE FOR INCLUSIVE GROWTH PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
ANASHRI FINVEST LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ANNAPURNA MICROFINANCE PVT LTD	8	1	0	4	0	2	1	0	0	0	0	4	20
APHELION FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	1	3
APOLLO FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
APOLLO FINVEST (INDIA) LTD	0	0	0	0	0	0	0	1	0	0	0	0	1
APOLLO TRADING AND FINANCE PVT LTD	0	0	0	1	0	0	1	0	0	0	0	1	3
ARIS CAPITAL PVT LTD	1	0	0	0	0	0	0	0	0	0	0	1	2
AROHAN FINANCIAL SERVICES PVT LTD	10	2	1	0	0	1	0	0	0	0	0	0	14

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
ASA INTERNATIONAL INDIA MICRO FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ASHISH FISCAL SERVICES PVT LTD	3	0	3	0	0	0	0	0	0	0	0	0	6
ASHISH SECURITIES PVT LTD	96	20	8	1	0	6	0	0	0	0	0	2	133
ASHV FINANCE LTD	0	1	0	0	0	0	0	0	0	0	0	0	1
AVAIL FINANCIAL SERVICES PVT LTD	7	0	3	2	0	0	0	0	0	0	0	6	18
AVANSE FINANCIAL SERVICES LTD	30	2	12	5	1	5	0	0	0	0	0	14	69
AXIS FINANCE LTD	6	0	0	0	0	1	1	0	0	0	0	1	9
AYE FINANCE PVT LTD	6	1	0	1	0	0	0	1	0	0	0	0	9
BAID LEASING & FINANCE CO. LTD	1	0	1	1	0	0	0	0	0	0	0	1	4
BAJAJ AUTO HOLDINGS LTD	5	0	0	0	0	0	0	0	0	0	0	0	5
BAJAJ FINVEST PVT LTD	46	0	0	3	0	1	0	1	0	0	2	2	55
BAJAJ LEASING AND FINANCE LTD	12	0	0	0	0	0	0	0	0	0	0	0	12
BANDHAN FINANCIAL SERVICES LTD	1	0	0	0	0	1	0	1	0	0	1	1	5
BARCLAYS INVESTMENTS & LOANS (INDIA) LTD.	7	0	0	1	0	1	0	0	0	0	1	1	11
BARODA AGENTS & TRADING CO PVT LTD	0	0	0	0	0	0	0	0	0	0	1	0	1
BELSTAR INVESTMENT AND FINANCE PVT LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
BEST CAPITAL SERVICES LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
BHADANI FINANCERS (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
BHANIX FINANCE & INVESTMENT LTD	143	11	15	6	1	20	0	0	0	0	2	5	203
BLUE JAY FINLEASE LTD	8	0	2	0	0	0	0	0	0	0	0	2	12
BMW FIN-INVEST PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
BSS MICROFINANCE PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
C MAHENDRA CAPITAL LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CANBANK FACTORS LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
CAPARO FINANCIAL SOLUTIONS LTD	1	0	0	0	0	0	0	0	0	0	1	0	2
CAPFLOAT FINANCIAL SERVICES PVT LTD.	57	5	21	10	3	8	1	2	2	0	0	14	123
CAPITAL INDIA FINANCE LTD	1	0	0	0	1	0	0	4	0	0	0	3	9

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
CAPITAL TRUST LTD	7	1	0	1	1	0	0	0	0	0	0	3	13
CAPRI GLOBAL CAPITAL LTD	49	14	14	10	2	2	1	2	1	1	1	17	114
CENTRUM FINANCIAL SERVICES LTD	1	0	0	0	0	1	1	0	0	0	0	0	3
CHADHA FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CHAITANYA RURAL INTERMEDIATION DEVELOPMENT SERVICES PVT LTD	0	0	2	0	0	0	0	0	0	0	0	0	2
CHOKHANI SECURITIES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CHOLAMANDALAM FACTORING LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD	329	17	80	36	7	25	17	8	0	0	2	81	602
CLIX CAPITAL SERVICES PVT LTD	51	3	5	8	0	2	1	2	1	0	0	11	84
CLIX FINANCE INDIA PVT LTD	12	0	0	0	0	4	0	0	0	0	0	1	17
CREDIT SUISSE FINANCE (INDIA) PVT LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
CREDITACCESS GRAMEEN LTD	3	0	0	0	0	0	0	0	0	0	0	1	4
CSL FINANCE LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
DATSON EXPORTS LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
DEALING BENEFICIAL FINANCIAL SERVICES PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DEWAN MOTORS INVESTMENT & FINANCE LTD	2	0	4	0	1	2	1	1	0	0	0	2	13
DHANALAKSHMI HIRE PURCHASE & LEASING (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DRP TRADING & INVESTMENTS (P) LTD	0	0	2	0	0	0	0	0	0	0	0	0	2
EDELWEISS FINANCE & INVESTMENTS LTD	35	1	5	2	1	12	0	0	2	0	0	10	68
EDELWEISS RETAIL FINANCE LTD	12	3	5	5	2	0	1	0	0	0	0	5	33
ELECTRONICA FINANCE LTD	7	1	1	0	0	0	0	0	0	0	0	1	10
EMERALD COMPANY PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
EPIMONEY PVT LTD	4	0	2	2	0	1	0	0	0	0	0	1	10
ESS KAY FINCORP LTD	7	1	2	1	0	0	2	0	0	0	1	5	19
ESSEL FINANCE BUSINESS LOANS LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
EWS FINANCE AND INVESTMENTS PVT LTD	15	0	0	0	7	0	0	10	0	0	0	0	32

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FINCARE FINANCE PVT LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
FINKURVE FINANCIAL SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
FINO FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
FINOVA CAPITAL PVT LTD	2	0	1	0	0	1	0	0	0	0	0	3	7
FIVE STAR BUSINESS FINANCE LTD	11	0	2	1	0	0	0	0	0	0	0	1	15
FUSION MICROFINANCE PVT LTD	0	1	0	0	0	0	0	0	0	0	0	0	1
GEO VPL FINANCE PVTLTD	2	0	0	0	0	0	0	0	0	0	0	0	2
GEOJIT CREDITS (P) LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
GOYAL ASSOCIATES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
HARTON PVT LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
HDB FINANCIAL SERVICES LTD	546	71	143	76	15	43	4	9	6	0	14	136	1063
HDFC INVESTMENTS LTD	6	0	3	3	2	1	3	0	0	0	0	3	21
HELP FINANCE LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
HERO FINCORP LTD	144	4	36	22	3	11	1	7	0	3	3	32	266
HOME CREDIT INDIA FINANCE PVT LTD	278	23	59	55	10	34	3	4	6	1	19	69	561
HONHAR INVESTMENTS LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LTD	0	0	0	0	0	1	0	0	0	0	0	0	1
ICICI SECURITIES PRIMARYDEALERSHIP LTD	5	0	2	1	0	0	0	2	0	0	0	1	11
ICL FINCORP LTD	6	0	0	0	0	0	0	0	0	0	0	0	6
IDFC LTD	3	0	9	7	5	1	0	1	0	0	3	1	30
IFCI FACTORS LTD	0	0	0	0	1	0	0	0	0	0	1	0	2
IIFL WEALTH FINANCE LTD	32	0	6	8	3	10	7	1	0	0	0	13	80
IKF FINANCE LTD	3	0	2	0	1	1	0	0	0	0	0	2	9
INDEL MONEY PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
INDIABULLS CONSUMER FINANCE LTD	675	36	206	262	39	105	18	22	13	5	17	236	1634
INDIABULLS FINANCE COMPANY PVT LTD	28	3	0	1	2	4	0	0	0	0	3	7	48
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD	1	0	1	0	0	0	0	0	0	0	0	0	2

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INDIAN SCHOOL FINANCECOMPANY PVT LTD	5	1	0	0	1	1	1	0	0	0	0	0	9
INTEC CAPITAL LTD	12	0	1	1	0	0	0	0	0	0	0	1	15
INTELLECASH MICROFINANCE NETWORK COMPANY PVT LTD	0	0	0	0	0	1	0	0	0	0	0	0	1
JALAN CHEMICAL INDUSTRIES (P) LTD	10	1	2	1	0	0	0	0	0	0	1	3	18
JFC FINANCE (INDIA) LTD	0	0	1	0	0	0	0	0	0	1	0	0	2
JM FINANCIAL CAPITAL LTD	0	0	0	0	0	0	0	0	0	0	1	0	1
JM FINANCIAL CREDIT SOLUTIONS LTD	1	1	0	0	0	0	0	0	0	0	0	0	2
JM FINANCIAL PRODUCTS LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
JUMBO FINANCE LTD	2	0	1	0	0	0	0	1	0	0	0	1	5
K.G.S.CAPITALS PVTLTD	1	0	0	0	0	0	0	0	0	0	0	0	1
KAILASH AUTO FINANCE LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
KANAKADURGA FINANCELTD	1	0	0	1	0	0	0	0	0	0	0	0	2
KARVY FINANCIAL SERVICES LTD	6	4	1	0	2	0	0	0	0	0	2	1	16
KAYGEE INVESMENTS PVT LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
KEMEX ENGINEERING (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
KKR INDIA ASSET FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
KOGTA FINANCIAL (INDIA) LTD	7	0	0	0	1	0	0	0	0	0	0	3	11
KOSAMATTAM FINANCELTD	9	0	0	0	0	0	0	0	0	0	0	0	9
KOTAK INVESTMENTS LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
KOTAK MAHINDRA CAPITAL CO.	1	0	0	0	0	0	0	0	0	0	0	0	1
KOTAK MAHINDRA INVESTMENTS LTD	4	0	0	0	0	0	0	0	0	0	0	0	4
KOTAK MAHINDRA PRIME LTD	230	19	63	70	3	15	6	0	0	1	1	109	517
KRAZYBEE SERVICES PVT LTD	5	0	2	0	0	1	0	1	0	0	0	1	10
L & T FINANCE LTD	131	4	27	35	2	21	6	5	1	1	0	21	254
LAXMI INDIA FINLEASECAP PVT LTD	5	0	3	1	0	0	0	0	0	0	0	0	9
LENDINGKART FINANCE LTD	121	5	49	33	2	30	1	1	2	1	2	25	272
LITTLEMAN FISCAL SERVICES PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
LKP FINANCE LTD	0	0	1	0	0	0	0	0	0	0	1	0	2

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LLOYDS COMMERCIAL (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
LOTUS CAPITAL FINANCIAL SERVICES LTD	3	0	0	0	0	2	0	0	0	0	0	0	5
LOTUS SREE FILCO PVT LTD	6	2	0	0	0	1	0	0	0	0	0	0	9
LUCKY HOLDINGS PVT LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
MAG FINSERV CO. LTD	1	1	0	0	0	0	0	0	0	0	0	0	2
MAGMA FINCORP LTD	95	4	29	19	2	10	5	3	4	1	2	21	195
MAHAVEER FINANCE INDIA LTD	0	0	1	0	0	0	0	0	0	0	0	3	4
MAHINDRA HOLDINGS & FINANCE LTD	6	0	0	2	0	0	0	0	0	0	0	0	8
MANAPPURAM ASSET FINANCE LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
MANAPPURAM FINANCE LTD	75	17	25	8	2	4	1	4	0	0	2	11	149
MANBA FINANCE PVT LTD	36	0	13	1	1	3	2	0	1	0	1	2	60
MARUTI COUNTRYWIDE AUTO FINANCIAL SERVICES PVT LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
MAS FINANCIAL SERVICES LTD	2	0	1	1	0	0	0	0	0	1	1	1	7
MAXVALUE CREDITS & INVESTMENTS (P) LTD	0	0	0	1	0	0	2	0	0	0	0	0	3
MAYOGA INVESTMENTS LTD	0	1	0	0	0	0	0	0	0	0	0	0	1
MEGA ASSETS & CAPITAL MANAGEMENT P LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MICRO FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MICRO MANAGEMENT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MIDLAND MICROFIN LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MONEYWISE FINANCIAL SERVICES PVT LTD	6	0	0	0	0	1	0	0	0	0	1	1	9
MOTILAL MAKHANLAL HOLDINGS (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MOUNT INTRA FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	1	2
MOUNT SHIKHAR FINANCIAL SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MSM MICROFINANCE LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
MUTHOOT MICROFIN LTD	3	0	1	2	0	0	0	0	0	0	0	2	8
MUTHOOT MONEY PVT LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
NABARD FINANCIAL SERVICES LTD	0	0	1	0	0	0	0	0	0	0	0	0	1

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NAMAN FINANCE & INVESTMENT PVT LTD	0	0	2	0	0	0	0	0	0	0	0	0	2
NAMDEV FINVEST PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
NEOGROWTH CREDIT PVT LTD	36	5	12	4	0	7	1	1	0	0	0	9	75
NISSAN RENAULT FINANCIAL SERVICES INDIA PVT LTD	15	4	2	5	3	3	0	1	0	0	1	7	41
NIYOGIN FINTECH LTD	4	0	1	0	0	0	0	0	0	0	0	0	5
NORTHERN ARC CAPITAL LTD	8	2	5	0	1	1	0	0	0	0	0	1	18
OCEAN CAPITAL MARKET LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
ORANGE RETAIL FINANCE INDIA PVT LTD	2	0	0	1	0	0	0	0	0	0	0	0	3
ORIX AUTO INFRASTRUCTURE SERVICES LTD	0	0	0	1	1	0	0	0	0	0	0	0	2
P C MEDIA SYSTEMS LTD	0	0	0	0	1	0	0	1	0	0	0	1	3
P N Y SABHA FINANCE LTD	1	2	0	1	0	0	0	0	0	0	0	0	4
P.C. FINANCIAL SERVICES PVT LTD	114	1	14	9	1	1	0	0	0	0	0	14	154
PAISALO DIGITAL LTD	5	0	2	0	0	1	0	2	0	0	2	0	12
PHOENIX INVESTMENT P LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
PIRAMAL FINANCE & INVESTMENTS PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
PIRAMAL FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
POLYTEX INDIA LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
POOJA FINLEASE LTD	1	0	1	2	0	0	0	0	0	0	0	0	4
POONAWALLA CREDIT PVT LTD	0	0	1	0	0	0	0	0	0	0	1	0	2
POWER FINANCE CORPORATION LTD	0	0	0	0	0	0	0	0	0	0	1	1	2
PROUD SECURITIES & CREDITS (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
PUDHUAARU FINANCIAL SERVICES PVT LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
PUNJAB STATE INDUSTRIAL DEVELOPMENT CORP. LTD	0	0	0	0	0	0	0	0	0	0	1	0	1
RATTANINDIA FINANCE PVT LTD	7	3	4	0	0	0	0	2	0	0	0	2	18
RELIANCE CAPITAL LTD	13	0	1	1	0	3	0	1	0	0	0	2	21
RELIANCE COMMERCIAL CO. LTD	7	0	1	0	0	1	0	0	0	0	0	2	11

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RELIGARE ENTERPRISESLTD	0	0	0	2	0	0	2	0	0	0	0	1	5
RELIGARE FINVEST LTD	32	0	5	3	0	2	2	0	0	0	1	3	48
RHINO FINANCE PVTLTD	13	0	0	0	0	0	0	0	0	0	0	0	13
RIVIERA INVESTORS PVT LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
S M L FINANCE LTD	0	0	1	0	0	1	0	0	0	0	0	0	2
S.M.I.L.E MICRO FINANCE LTD	0	0	0	0	0	0	0	1	0	0	0	0	1
S.V.CREDITLINE PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
SAAN POPULAR FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
SAI POINT FINANCE CORPORATION LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SAMASTA MICROFINANCE LTD	1	1	0	0	0	0	0	0	0	0	0	0	2
SATIN CREDITCARE NETWORK LTD	7	0	0	1	0	0	0	0	0	0	0	2	10
SATYA MICROCAPITAL LTD	1	0	0	0	0	0	0	0	0	0	0	1	2
SHAHA FINLEASE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SHAPOORJI PALLONJI FINANCE PVT LTD	0	0	0	1	0	0	0	0	0	0	0	0	1
SHIKHAR MICROFINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SHREE RAMANJANEYA LEASING & FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SHRI RAM G FINANCIAL SERVICES LTD	6	0	0	0	0	0	0	0	0	0	0	0	6
SHRIRAM OVERSEAS INVESTMENTS PVT LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
SIDVIK LEASING PVTLTD	7	0	1	0	0	0	1	0	0	0	0	1	10
SONATA FINANCE PVT LTD- MFI	1	0	0	0	0	0	1	0	0	0	0	0	2
SOUTH KERALA GENERAL FINANCE (P) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SREI INFRASTRUCTURE FINANCE LTD	3	2	1	0	0	0	0	0	0	0	0	0	6
STARAGRI FINANCE LTD	2	0	0	1	0	0	2	0	0	0	0	2	7
SUBHAM CAPITAL PVT LTD	1	0	0	1	0	0	0	0	0	0	0	0	2
SUNDRAM FASTENERS INVESTMENTS LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
TAB CAPITAL LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
TATA INVESTMENT CORPORATION LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
TATA MOTORS FINANCE LTD	44	2	7	12	0	10	0	0	0	0	0	3	78

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TATA MOTORS FINANCE SOLUTIONS LTD	10	0	4	8	1	2	0	2	0	0	1	13	41
TCI FINANCE LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
THE KARNATAKA STATE INDUSTRIAL & INFRASTRUCTURE DEVELOPMENT CORPORATION LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
THIRUMENI FINANCE PVT LTD	6	0	1	0	0	0	0	0	0	0	0	1	8
TOURISM FINANCE CORPORATION OF INDIA LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
TRIDENT MICROFIN PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
TVS FINANCE AND SERVICES LTD	12	0	0	1	1	0	0	0	0	0	0	1	15
UAE EXCHANGE & FINANCIAL SERVICES LTD	2	0	1	0	0	0	0	0	0	0	0	1	4
UJJIVAN FINANCIAL SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
UNITED PETRO FINANCE LTD	5	0	1	0	0	0	0	0	0	0	0	0	6
UP MONEY LTD	4	0	0	0	0	1	0	0	0	0	0	1	6
UPHAR FINVEST LTD	0	0	0	0	0	0	0	0	0	0	0	1	1
USHA FINANCIAL SERVICES PVTLTD	2	0	0	0	0	0	0	0	0	0	0	0	2
V S G LEASING & FINANCE CO LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
VANCHINAD FINANCE PVTLTD	0	0	1	0	0	0	0	0	0	0	0	0	1
VEDIKA CREDIT CAPITAL LTD	4	0	0	1	0	0	0	0	0	0	0	0	5
VILLAGE FINANCIAL SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
VISAGE HOLDINGS AND FINANCE PVT LTD	9	0	1	0	0	1	0	0	0	0	0	0	11
VISTAAR FINANCIAL SERVICES P LTD	6	0	0	1	0	0	0	0	0	0	0	1	8
VISTAR FINANCIERS (P) LTD	2	0	2	1	0	0	1	0	0	1	0	1	8
VISU LEASING AND FINANCE PVTLTD	51	1	5	6	1	1	0	1	0	0	0	4	70
VLS FINANCE LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
VOLVO FINANCIAL SERVICES (INDIA) PVT LTD	0	0	0	0	0	1	0	0	0	0	0	0	1
XANDER FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
YMS FINANCE PVT LTD	0	0	0	1	0	1	0	0	0	0	0	0	2
YOGAKSHEMAM LOANS LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
TOTAL	4507	343	1159	847	159	479	116	123	44	23	102	1115	9017

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Newly Registered NBFCs													
ADITYA BIRLA FINANCIAL SERVICES PVT LTD	39	0	2	0	0	0	0	0	0	0	0	0	41
ADMIRAL FINSTOCK PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
AEON CREDIT SERVICE INDIA PVT LTD	9	3	2	5	2	2	0	1	0	0	1	3	28
AKARA CAPITAL ADVISORS PVT LTD	8	0	4	2	0	1	0	0	0	0	0	3	18
AMBIT FINVEST PVT LTD	10	3	5	1	0	1	0	0	0	0	0	1	21
ANGEL FINCAP PVT LTD	1	0	0	0	1	0	0	0	0	0	0	0	2
APTUS FINANCE INDIA PVT LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
ARTH MICRO FINANCE (PVT) LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ASIRVAD MICRO FINANCE LTD	7	0	0	0	0	0	0	1	0	0	0	2	10
AUXILO FINSERVE PVT LTD	4	1	0	0	3	2	0	0	0	0	0	0	10
BAJAJ FINSERV LTD	40	8	3	3	0	9	0	0	0	0	0	12	75
BAJAJ HOLDINGS & INVESTMENT LTD	101	4	63	52	4	36	5	4	3	1	5	24	302
BELL FINVEST (INDIA) LTD	1	0	0	0	0	1	2	0	0	0	0	0	4
BFL INVESTMENTS & FINANCIAL CONSULTANTS PVT LTD	8	1	17	10	2	4	0	1	1	0	1	6	51
BHARAT FINANCIAL INCLUSION LTD	2	1	2	0	0	0	0	0	0	0	0	0	5
BMW INDIA FINANCIAL SERVICES PVT LTD	9	1	1	2	0	0	0	0	0	0	0	1	14
BOB FINANCIAL SOLUTIONS LTD	15	0	2	8	0	1	0	1	1	1	2	10	41
BUSSAN AUTO FINANCE INDIA PVT LTD	7	0	1	0	0	1	1	0	1	0	1	4	16
CAPITAL FIRST LTD	3	0	1	3	0	0	0	1	0	0	0	0	8
CENTRUM MICROCREDIT PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CHAITANYA INDIA FIN CREDIT PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CITICORP CAPITAL MARKETS LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
CITICORP FINANCE (INDIA) LTD	15	0	4	0	0	3	4	0	0	0	0	5	31
COMMUNITY FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DAIMLER FINANCIAL SERVICES INDIA PVT LTD	28	0	2	2	0	0	0	0	0	0	0	3	35

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
DE LAGE LANDEN FINANCIAL SERVICES INDIA PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DIGICREDIT FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DIGVIJAY FINLEASE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
DMI FINANCE PVT LTD	424	7	122	69	33	40	10	23	4	2	11	113	858
ECL FINANCE LTD	24	9	6	6	2	8	2	0	0	0	1	8	66
EDELWEISS FINVEST PVT LTD	15	0	2	0	0	4	0	0	0	0	0	1	22
FEDBANK FINANCIAL SERVICES LTD	18	2	1	1	0	1	0	0	0	1	0	1	25
FINTREE FINANCE PVT LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
FORD CREDIT INDIA PVT LTD	5	0	4	0	1	0	1	0	0	0	0	5	16
FORTUNE INTEGRATED ASSETS FINANCE LTD	1	1	0	0	1	0	0	1	0	0	0	0	4
GLOBE FINCAP LTD	0	0	0	0	0	1	0	0	0	0	0	0	1
GROMOR FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
HDFC CREDILA FINANCIAL SERVICES PVT LTD	15	3	15	5	2	6	4	1	0	1	2	6	60
HDFC HOLDINGS LTD	3	0	7	6	1	2	2	1	1	0	0	6	29
HINDUJA FINANCE PVT LTD	7	1	2	2	1	1	2	0	0	0	0	3	19
HINDUJA LEYLAND FINANCE LTD	88	2	8	18	4	5	6	2	1	0	5	26	165
IDFC FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
IDFC INFRASTRUCTURE FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
ICFI VENTURE CAPITAL FUNDS LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
IL & FS FINANCIAL SERVICES LTD	1	0	1	0	1	0	0	0	0	0	0	0	3
INDIA INFOLINE FINANCE LTD	186	10	34	31	9	19	10	5	3	3	4	41	355
INDIABULLS COMMERCIAL CREDIT LTD	156	3	19	27	5	13	4	1	3	0	3	17	251
INDIABULLS CREDIT SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
INDIABULLS FINANCIAL SERVICES LTD	5	0	0	0	0	1	0	0	0	0	0	0	6
INDITRADE MICROFINANCE LTD	7	1	1	0	0	0	0	0	0	0	0	0	9
INDOSTAR CAPITAL FINANCE LTD	39	1	1	2	0	1	1	0	0	0	0	4	49
INFINITY FINCORP SOLUTIONS PVT LTD	1	0	0	0	0	0	1	0	0	0	0	0	2
INNOVEN CAPITAL INDIA PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1

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J M FINANCIAL & INVESTMENT CONSULTANCY SERVICES PVT LTD	0	0	1	0	0	0	0	0	0	0	0	0	1
J R G FINCORP LTD	9	0	3	0	0	0	0	0	0	0	0	0	12
JOHN DEERE FINANCIAL INDIA PVT LTD	3	0	1	0	0	0	0	0	0	0	0	0	4
JUMBO FINVEST (INDIA) LTD	5	0	0	1	0	1	0	0	0	0	1	1	9
KLM AXIVA FINVEST LTD	2	1	0	0	0	0	0	0	0	0	0	0	3
KNAB FINANCE ADVISORS PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
KUDOS FINANCE & INVESTMENTS PVT LTD	17	0	0	0	0	0	0	0	0	0	0	0	17
L & T INFRA DEBT FUND LTD	0	0	0	0	0	0	0	0	0	0	1	0	1
L&T INFRASTRUCTURE FINANCE COMPANY LTD	4	0	0	0	0	0	0	0	0	0	1	0	5
M POWER MICRO FINANCE PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MADURA MICRO FINANCE LTD	0	0	1	0	1	0	0	0	0	0	0	2	4
MAITREYA CAPITAL AND BUSINESS SERVICES PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MENTOR CAPITAL LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
MOTILAL OSWAL FINANCIAL SERVICES LTD	12	0	4	1	0	1	3	0	0	1	0	3	25
MUTHOOT FINANCE LTD	163	16	38	23	4	10	1	2	1	1	8	25	292
MUTHOOT FINCORP LTD	15	3	1	1	0	1	1	0	0	0	0	2	24
MUTHOOT MERCANTILE LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
MUTHOOTTU MINI FINANCIERS LTD	1	0	0	0	0	0	1	0	0	0	0	1	3
NAHAR CAPITAL AND FINANCIAL SERVICES LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
NAMAN FINLEASE PVT LTD	1	0	0	0	0	1	0	0	0	0	0	0	2
NEOWORTH COMMERCIAL PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
NORTH EASTERN DEVELOPMENT FINANCE CORPORATION LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
ORIX LEASING &FINANCIAL SERVICES INDIA LTD	12	4	2	2	0	1	0	0	0	1	0	8	30
OXYZO FINANCIAL SERVICES PVT LTD	12	1	1	0	0	2	0	0	0	0	0	1	17
PNB GILTS LTD	0	0	0	0	0	0	0	0	0	0	0	2	2

Name of the NBFC	Non-adherence to Fair Practices Code	Not covered under the clause 8 of the Scheme	Non- observance of 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 conditions	Non-understandable or sanction letter/terms	Delay in payment of interest	Other categories	Total
POONAWALLA FINANCE PVT LTD	3	0	0	0	0	0	0	0	0	0	0	0	3
PROFECTUS CAPITAL PVT LTD	2	0	0	1	0	0	0	0	0	0	0	0	3
RELIANCE COMMERCIAL FINANCE LTD	24	2	1	3	2	1	4	0	0	0	1	8	46
RELIANCE FINANCIAL LTD	9	1	0	4	2	5	0	1	0	0	1	4	27
RELIANCE RETAIL FINANCE LTD	0	0	0	0	0	0	0	1	0	0	0	0	1
RELIGARE FINANCE LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
REPCO MICRO FINANCE LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
RHC FINANCE PVT. LTD	0	0	0	1	0	0	0	0	0	0	0	1	2
SAHARA INDIA FINANCE & INVESTMENT LTD	1	0	0	0	0	0	0	0	0	0	0	1	2
SAMUNNATI FINANCIAL INTERMEDIATION & SERVICES PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SBI CARDS & PAYMENT SERVICES PVT LTD	7	2	0	3	1	2	0	0	0	0	0	1	16
SBI GLOBAL FACTORS LTD	0	0	0	0	1	0	0	0	0	0	0	0	1
SHARE MICROFIN LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SHAREKHAN BNP PARIBAS FINANCIAL SERVICES P LTD	1	0	0	0	0	0	0	0	0	0	0	1	2
SHREM INVESTMENTS PVT LTD	0	0	0	0	0	1	0	0	0	0	0	0	1
SHRI RAM FINANCE CORPORATION PVT LTD	6	0	1	1	1	1	1	0	0	0	0	4	15
SHRIRAM EQUIPMENT FINANCE COMPANY LTD	2	0	0	0	0	0	0	0	0	0	0	0	2
SI CREVA CAPITAL SERVICES PVT LTD	148	12	6	4	0	0	0	0	0	0	1	6	177
SIEMENS FINANCIAL SERVICES PVT LTD	3	0	3	0	0	0	0	0	0	0	0	0	6
SMALL BUSINESS FINCREDIT INDIA PVT LTD	110	7	22	9	3	3	10	0	1	0	1	15	181
SPANDANA SPHOORTY FINANCIAL LTD	3	1	1	1	0	0	0	0	0	0	0	0	6
SREI EQUIPMENT FINANCE LTD	34	1	18	13	1	3	4	0	0	1	1	11	87
SURYODAY MICRO FINANCE LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
SUSTAINABLE AGRO-COMMERCIAL FINANCE LTD	2	1	0	0	0	0	0	0	0	0	0	1	4
TATA CAPITAL FINANCIAL SERVICES LTD	496	46	126	73	13	41	15	9	3	3	3	99	927
TATA CLEANTECH CAPITAL LTD	2	0	0	0	0	0	0	0	0	0	0	0	2

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THE KERALA STATE BACKWARD CLASSES DEVELOPMENT CORPORATION LTD	1	0	1	0	0	0	0	0	0	0	0	0	2
TOYOTA FINANCIAL SERVICES INDIA LTD	36	0	4	1	0	0	0	0	0	0	0	4	45
TVS CREDIT SERVICES LTD	64	3	23	28	1	1	4	0	1	1	4	12	142
UNITECH HOLDINGS LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
VERITAS FINANCE PVT LTD	7	0	0	2	0	2	0	0	0	0	0	0	11
VIVRITI CAPITAL PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
VOLKSWAGEN FINANCE PVT LTD	14	0	1	0	0	0	0	1	0	0	0	1	17
WESTERN INDIA TRANSPORT FINANCE COMPANY PVT LTD	0	0	0	0	0	0	0	0	0	0	0	1	1
WHEELSEMI PVT LTD	1	0	0	0	0	0	0	0	0	0	0	0	1
WILLIAMSON MAGOR & CO LTD	0	0	0	0	0	0	0	0	0	0	0	1	1
TOTAL	2571	163	593	427	102	240	99	57	24	17	59	521	4873
OTHERS	2968	118	324	145	58	111	50	19	11	5	12	405	4226
GRAND TOTAL	14758	962	2999	2544	406	1280	354	314	114	67	259	2900	26957

Note: For complaints received over the CMS portal, the grounds of complaints are as identified by the complainants.

Annex 3 - Statement of complaints received by the OODTs during July 1, 2020 to March 31, 2021

Name of the System Participant	Mobile/ Electronic Fund Transfers / Mobile/ Electronic Banking	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
Bharat Bill Payment Central Unit							
National Payments Corporation of India	1	0	0	0	0	0	1
Bharat Bill Payment Operating Units							
Avenues India Private Limited	20	1	3	0	0	1	25
CSC E – Governance Services India Limited	27	3	2	0	0	1	33
Euronet Services India Private Limited	15	0	1	0	0	0	16
Indiaideas. Com Limited	5	0	2	1	0	1	9
Itz Cash Card Limited	5	0	3	0	0	0	8
Oxigen Services (India) Private Limited	6	0	2	0	1	0	9
Spice Digital Limited	6	1	0	0	0	3	10
Techprocess Payment Services Limited	8	4	0	0	0	0	12
Sub Total	92	9	13	1	1	6	122
Prepaid Payment Instruments							
Aircel Smart Money Limited	6	4	1	0	0	1	12
Amazon Pay (India) Private Limited	241	26	40	2	3	25	337
Appnit Technologies Private Limited	4	1	7	1	0	3	16
Balancehero India Private Limited	3	0	3	6	0	1	13

Card Pro Solutions Private Limited	4	4	0	0	0	1	9
Delhi Integrated Multi-Modal Transit System Limited	1	0	0	0	0	0	1
Delhi Metro Rail Corporation Limited	1	0	0	0	0	0	1
Digitsecure India Private Limited	4	0	0	0	0	0	4
Edenred (India) Private Limited – Nee Accor Services Private Limited	0	0	1	1	0	0	2
Eko India Financial Services Private Limited	1	0	0	0	0	0	1
Flytech Aviation Limited	1	0	0	0	0	0	1
GI Technology Private Limited	13	0	1	0	0	0	14
Incashme Mobile Wallet Services Private Limited	4	0	0	0	0	0	4
India Transact Services Limited	3	0	0	2	0	0	5
Itz Cash Card Limited	0	0	0	0	0	1	1
Manappuram Finance Limited	1	0	0	1	0	2	4
Mpurse Services Private Limited	0	0	0	1	0	0	1
My Mobile Payments Limited	9	1	2	0	0	0	12
Obopay Mobile Technology India Private Limited	2	0	0	0	0	0	2
One Mobikwik Systems Private Limited	156	10	32	17	2	25	242
Oxigen Services (India) Private Limited	1	1	1	0	0	4	7
Pay Point India Network Private Limited	4	1	1	1	0	1	8
Payu Payments Private Limited	129	14	9	5	2	13	172
Phonepe Private Limited	1,272	151	61	4	5	79	1,572
Pine Labs Private Limited	14	3	2	6	0	0	25
Premium Ebusiness Ventures Private Limited	1	0	0	1	0	0	2
Qwiksilver Solutions Private Limited	2	0	4	0	0	1	7

Rapipay Fintech Private Limited	2	0	0	0	0	0	2
Smart Payment Solutions Private Limited	2	0	0	1	0	1	4
Sodexo Svc India Private Limited	1	0	2	0	0	0	3
Spice Digital Limited	0	2	0	1	0	1	4
Supreme Securities Limited	0	1	0	0	0	0	1
Transaction Analysts (India) Private Limited	4	1	0	0	0	0	5
Transerv Private Limited	3	1	3	2	1	3	13
Tri O Tech Solutions Private Limited	1	0	0	0	0	0	1
UAE Exchange & Financial Services Limited	1	0	0	0	0	0	1
Vodafone M-Pesa Limited	0	1	0	0	0	0	1
Y-Cash Software Solutions Private Limited	0	0	0	1	0	0	1
Zipcash Card Services Private Limited	6	0	5	3	0	1	15
Sub Total	1,897	222	175	56	13	163	2,526
Others	182	10	15	19	19	52	297
Total	2,172	241	203	76	33	221	2,946