



RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

Annual Report

April 1, 2022 to March 31, 2023



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

RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2021

ANNUAL REPORT 2022-23

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Select Abbreviations

AEPS	-	Aadhar Enabled Payment System
AFA	-	Additional Factor of Authentication
AGR	-	Alternate Grievance Redress
AI	-	Artificial Intelligence
ATM	-	Automated Teller Machine
BBPOU	-	Bharat Bill Payment Operating Unit
BOS	-	Banking Ombudsman Scheme
CC	-	Contact Centre
CEPC	-	Consumer Education and Protection Cell
CEPD	-	Consumer Education and Protection Department
CIC	-	Credit Information Company
CMS	-	Complaint Management System
CPGRAMS	-	Centralised Public Grievance Redress and Monitoring System
CRPC	-	Centralised Receipt and Processing Centre
DC	-	Debit Card
DLA	-	Digital Lending Application
FPC	-	Fair Practices Code
FRC	-	First Resort Complaint
FSWM	-	Financially Sound and Well Managed
Gol	-	Government of India
IO	-	Internal Ombudsman
IVRS	-	Interactive Voice Response System
NBFC	-	Non-Banking Financial Company
NBPSP	-	Non-Bank Payment System Participant
NIAP	-	Nationwide Intensive Awareness Programme
NPCI	-	National Payments Corporation of India
OECD	-	Organisation for Economic Co-operation and Development
ORBIO	-	Office of Reserve Bank of India Ombudsman
OSDT	-	Ombudsman Scheme for Digital Transactions
OSNBFC	-	Ombudsman Scheme for NBFCs
PPI	-	Prepaid Payment Instrument
PSO	-	Payment System Operator

PSU	-	Public Sector Undertaking
RBI	-	Reserve Bank of India
RBIO	-	Reserve Bank of India Ombudsman
RB-IOS	-	Reserve Bank – Integrated Ombudsman Scheme
RCA	-	Root Cause Analysis
RE	-	Regulated Entity
RRB	-	Regional Rural Bank
RTI	-	Right to Information
SCB	-	Scheduled Commercial Bank
SMS	-	Short Message Service
TAT	-	Turn Around Time
UCB	-	Urban Cooperative Bank
UPI	-	Unified Payments Interface

Foreword

The year 2022 marked a significant juncture in the financial consumer protection landscape as the G20/OECD High Level Principles (HLPs) on Financial Consumer Protection were updated for the first time after their introduction in 2011. The major changes to the Principles were inclusion of two new Principles, viz., 'Access and Inclusion' and 'Quality Financial Products' and three new cross-cutting themes namely 'Digitalisation', 'Financial Well-being' and 'Sustainable Finance', which are relevant to the consideration and implementation of each and all of the Principles. These Principles are the leading international standards guiding effective and comprehensive financial consumer protection frameworks across the globe.

On the domestic front, as India set a vision for an empowered and inclusive economy, the consumers of the banking and financial sector need to be aware of their rights, responsibilities and safe banking practices as well as avenue for redress of their grievances. RBI has taken series of initiatives to achieve this objective and the Alternate Grievance Redress framework of RBI aims just that backed by a revamped, restructured and integrated Ombudsman mechanism put in place in November 2021.

The Annual Report of the Ombudsman Scheme 2022-23 sheds light on the activities and functioning of the Ombudsmen, awareness initiatives undertaken through Ombudsman Speak and focused Nationwide Intensive Awareness Programme, additional Contact Centres with Business Continuity and Disaster Recovery capabilities and various policy initiatives to strengthen the customer protection framework.

This Annual Report is the second after the launch of the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS) in 2021 and the first full-year report under the RB-IOS, 2021. I hope all the stakeholders would find it useful.

Sd/-
(Neeraj Nigam)
Executive Director & Appellate Authority

Executive Summary

The Annual Report of the Ombudsman Scheme 2022-23 is the first stand-alone report under the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 (the Scheme) elucidating the activities of the 22 Offices of the RBI Ombudsman (ORBIOs), Centralised Receipt and Processing Centre (CRPC) and the Contact Centre during the year.

The RB-IOS, 2021 was rolled out in November 2021 by integrating the three erstwhile Ombudsman Schemes viz., Banking Ombudsman Scheme, 2006, Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC), 2018, and Ombudsman Scheme for Digital Transactions (OSDT), 2019. Initially, the Scheme covered all Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Co-operative Banks and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore and above as on the date of the audited balance sheet of the previous financial year, all Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of ₹100 crore and above as on the date of the audited balance sheet of the previous financial year, and all Payment System Participants as defined under the Scheme.

With the experience gained ensuing the launch and implementation of RB-IOS, 2021, Credit Information Companies (CICs) were brought under the ambit of the Scheme from September 1, 2022.

Receipt of Complaints under the RB-IOS, 2021 framework

Under the RB-IOS, 2021, 7,03,544 complaints were received at the ORBIOs and the CRPC between April 1, 2022 and March 31, 2023, showing an increase of 68.24% over last year. Of these, 2,34,690 complaints were allocated to and handled by the 22 ORBIOs, whereas 4,68,270 complaints were closed by CRPC as non-complaints / non-maintainable complaints. Around 85.64% of the total complaints were received through digital modes, including on the online Complaint Management System (CMS) portal, email, and Centralised Public Grievance Redress and Monitoring System (CPGRAMS). The overall disposal rate for the year at the ORBIOs stood at 97.99% with an average Turn Around Time (TAT) of 33 days. RB-IOS, 2021 envisages settlement of complaints through facilitation / conciliation / mediation and thereby,

majority of the maintainable complaints (57.48%) disposed by ORBIOs were resolved through mutual settlement / conciliation / mediation. During the year, a total of 122 Appeals were received against the decisions of the RBI Ombudsmen, of which 119 Appeals were received under the RB-IOS, 2021 and the remaining three were received under the erstwhile Ombudsman Schemes.

Other developments during the year

The major initiatives undertaken during the year in the consumer education and protection vertical are listed below:

- i) A month long 'Nationwide Intensive Awareness Programme' was launched in November 2022 in collaboration with the Regulated Entities (REs) to reach the hitherto excluded / isolated sections of populations and remotest areas in the country, especially in the Tier-III and IV cities, rural areas, etc. The event was a huge success covering approximately three crore people through physical mode and 25 crore people through digital mode.
- ii) The second edition of the 'Ombudsman Speak' event was conducted on March 15, 2023 on the occasion of 'World Consumer Rights Day' and all the 22 RBI Ombudsmen interacted with local / regional multimedia channels in their respective regions.
- iii) The RBIOs conducted 48 town-hall events and 238 awareness programmes during the year. These events were carried out on avenues of grievance redress and consumer protection issues with special focus on specific audience group *viz.*, servicemen, school / college students, consumer groups.
- iv) A Committee for Review of Customer Service Standards in RBI Regulated Entities (REs) was set up on May 23, 2022, under the Chairmanship of Shri B P Kanungo, former Deputy Governor, RBI, for examining and reviewing the standards of customer service in REs, assessing adequacy of customer service regulation and suggest measures for improving the same. The committee submitted its report on April 24, 2023 and the recommendations are being examined and will be considered for implementation after taking into consideration, the suggestions and feedback received from stakeholders.
- v) The Internal Ombudsman Scheme, rolled out by RBI in 2015 and mandated to all scheduled commercial banks (excluding Regional Rural Banks) in 2018,

Non-Bank Payment System Participants in 2019 and select NBFCs in 2021, was extended to all the CICs in October 2022.

- vi) To develop Business Continuity and Disaster Recovery capabilities, the project for the development of State-of-the-Art Contact Centre at two more locations viz., Bhubaneswar and Kochi is underway along with upgradation of the existing Contact Centre at Chandigarh.

Way forward

During the period April 1, 2023 to March 31, 2024, as part of the Reserve Bank's medium-term strategy framework for 2023-25 (Utkarsh 2.0), CEPD will :

- i) Review, consolidate and update the extant Reserve Bank regulatory guidelines on customer service;
- ii) Review and integrate the internal ombudsman schemes, applicable to different RE types;
- iii) Establish Reserve Bank Contact Centre at two additional locations for local languages, including disaster recovery and business continuity facility.

Additionally, the recommendations made by the Committee for Review of Customer Service Standards in RBI Regulated Entities will be examined for suitable implementation.

Chapter 1

The Reserve Bank – Integrated Ombudsman Scheme, 2021: Activities during April 1, 2022 to March 31, 2023

The Reserve Bank of India, as part of its commitment to consumer protection and maintaining trust in the banking system, had introduced the Banking Ombudsman Scheme (BOS) in 1995, followed by Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC) in 2018 and the Ombudsman Scheme for Digital Transactions (OSDT) in 2019. The Ombudsman Schemes by RBI provided an expeditious and cost-free Alternate Grievance Redress platform for customer complaints that had not been satisfactorily redressed by the Regulated Entities (REs). Since inception, the Ombudsman Schemes have become an essential instrument in enhancing customer protection and encouraging REs to adopt better practices in resolving customer grievances.

In November 2021, the three erstwhile Ombudsman schemes were integrated into a single scheme viz. the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2021 (the Scheme), based on the recommendations made by an Internal Working Group. The Scheme was launched by the Hon'ble Prime Minister on November 12, 2021. The Scheme adopts "One Nation One Ombudsman" principle and provides single window for resolution of complaints against the REs viz. banks, Non-Banking Financial Companies (NBFCs), Payment System Participants and Credit Information Companies. The Scheme has moved away from the multiple and diverse grounds of complaints under the old schemes, to 'deficiency in service' as the sole ground for lodging complaints, thereby reducing complexities and facilitating speedy resolution of complaints.

Under RB-IOS, 2021, the redressal / adjudication of complaints is presently handled by 24 Offices of RBI Ombudsman (ORBIOs) and the Centralised Receipt and Processing Centre (CRPC). During the year 2022-23, the total number of complaints received by the ORBIOs and CRPC was 7,03,544 complaints as against 4,18,184 complaints during 2021-22, showing an increase of 68.24%. Of these, 2,34,690 complaints were handled by the ORBIOs and 4,68,854 complaints were

disposed at the CRPC. The complaints disposed at the ORBIOs have an average Turn Around Time (TAT) of 33 days during 2022-23, which improved significantly from 44 days during 2021-22.

Majority (57.48%) of maintainable complaints disposed under RB-IOS, 2021 were resolved through mutual settlement / conciliation / mediation. Rest of the maintainable complaints were either rejected by RBIOs or withdrawn by the complainants or adjudicated by passing of Awards. Complaints relating to Mobile / Electronic Banking were the highest contributor to the total number of complaints received against banks as well as non-bank payment system participants, while complaints relating to Non-adherence to Fair Practices Code were the highest in respect of NBFCs.

1.1 The Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021 (the Scheme) was launched on November 12, 2021 by the Hon. Prime Minister Shri Narendra Modi as part of the Alternate Grievance Redress (AGR) Framework of RBI for resolving customer grievances in relation to services provided by the Regulated Entities of Reserve Bank in an expeditious and cost-effective manner. On the date of the launch, the Scheme covered the following regulated entities:

- (i) all Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Co-operative Banks and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore and above as on the date of the audited balance sheet of the previous financial year;
- (ii) all Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of ₹100 crore and above as on the date of the audited balance sheet of the previous financial year;
- (iii) all Payment System Participants as defined under the Scheme.

1.2 The Credit Information Companies (CICs) were brought under the Scheme with effect from September 1, 2022 to provide an avenue for AGR to the customers of REs covered under the RB-IOS, 2021 in respect of their complaints against CICs. The Scheme is being administered by the Consumer Education and Protection Department

of the Reserve Bank through 24 Ombudsmen offices within the overarching principle of 'One Nation One Ombudsman'.

Receipt of complaints

1.3 Under RB-IOS, 2021, there was a significant increase in number of complaints and a total of 7,03,544 complaints were received at the ORBIOs and CRPC in 2022-23, showing an increase of 68.24%, due to intense public awareness initiatives and the simplified process for lodging of complaints under RB-IOS. Of these, 2,34,690 complaints were handled by the ORBIOs and 4,68,854 complaints were disposed at the CRPC. It was observed that the number of complaints dealt at the ORBIOs declined from 3,04,496 complaints in 2021-22 to 2,34,690 complaints in 2022-23 as structural changes in the Ombudsman framework under RB-IOS, 2021 led to filtering out of non-maintainable complaints by both, the CRPC and the Complaint Management System (CMS) portal.

1.4 The details relating to the total number of complaints received under the erstwhile Ombudsman Schemes and RB-IOS, 2021 during the past three years are provided in **Table 1.1** below:

Table 1.1: Total receipt of complaints under the Ombudsman framework

Scheme	2020-21 (Apr-Mar)		2021-22 (Apr-Mar)		2022-23 (Apr-Mar)	
	Number	Share (%)	Number	Share (%)	Number	Share (%)
BOS	3,41,747	89.39	2,09,196	50.02	-	-
OSNBFC	36,951	9.67	20,439	4.89	-	-
OSDT	3,594	0.94	2,281	0.54	-	-
RB-IOS	-		72,580	17.35	2,34,690	33.36%
Sub Total	3,82,292	100.00	3,04,496	72.81	2,34,690	33.36%
CRPC ¹	-		113,688	27.19%	4,68,854 ²	66.64%
Total	3,82,292	100.00%	4,18,184	100.00%	7,03,544	100.00%
% Change	15.7%		9.39%		68.24%	

¹ The number provided pertains only to number of complaints that were disposed or pending for processing at CRPC. The complaints that were assigned to ORBIOs/CEPCs post preliminary scrutiny have not been included in the number to avoid duplication.

² Of the 4,68,854 complaints, 584 complaints were pending as on March 31, 2023. These complaints have since been disposed.

Ombudsman Office wise allocation of complaints

1.5 RB-IOs, 2021 has done away with the territorial jurisdiction of the ORBIOs and thereby, complaints from any region can be processed at any ORBIO. Under the 'One Nation One Ombudsman' approach, a pre-defined algorithm embedded in the CMS portal allocates complaints to all the ORBIOs in an equitable manner³, which can be observed in **Table 1.2** below.

Table 1.2: Office-wise allocation of complaints at the ORBIOs

ORBIO	2020-21 [#] (Apr-Mar)	2021-22 ^{\$} (Apr-Mar)	2022-23 (Apr-Mar) ^{&}	
			Volume	Share
Ahmedabad	21,078	16,426	11,467	4.89%
Bengaluru	17,407	13,996	10,996	4.68%
Bhopal	15,787	12,841	10,364	4.42%
Bhubaneswar	6,920	7,806	10,728	4.57%
Chandigarh	36,619	20,270	11,177	4.76%
Chennai	27,446	21,396	11,613	4.95%
Dehradun	7,970	8,342	10,462	4.46%
Guwahati	3,543	5,444	8,753	3.73%
Hyderabad	22,161	15,212	10,713	4.56%
Jaipur	22,094	18,145	10,639	4.53%
Jammu	1,767	4,300	10,068	4.29%
Kanpur	26,499	24,214	10,259	4.37%
Kolkata	17,160	14,766	11,455	4.88%
Mumbai I	22,479	18,806	11,847	5.05%
Mumbai II	30,999	20,672	12,313	5.25%
New Delhi I	23,238	15,310	11,234	4.79%
New Delhi II	34,673	24,259	8,921	3.80%
New Delhi III	11,091	8,883	8,474	3.61%
Patna	17,456	13,606	10,675	4.55%
Raipur	4,018	5,362	10,660	4.54%
Ranchi	4,765	6,307	10,495	4.47%
Thiruvananthapuram	7,122	8,133	11,377	4.85%
TOTAL	3,82,292	3,04,496	2,34,690	

[#] Data pertains to complaints received during the year under BOS, OSNBFC and OSDT.

^{\$} Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IOs, 2021.

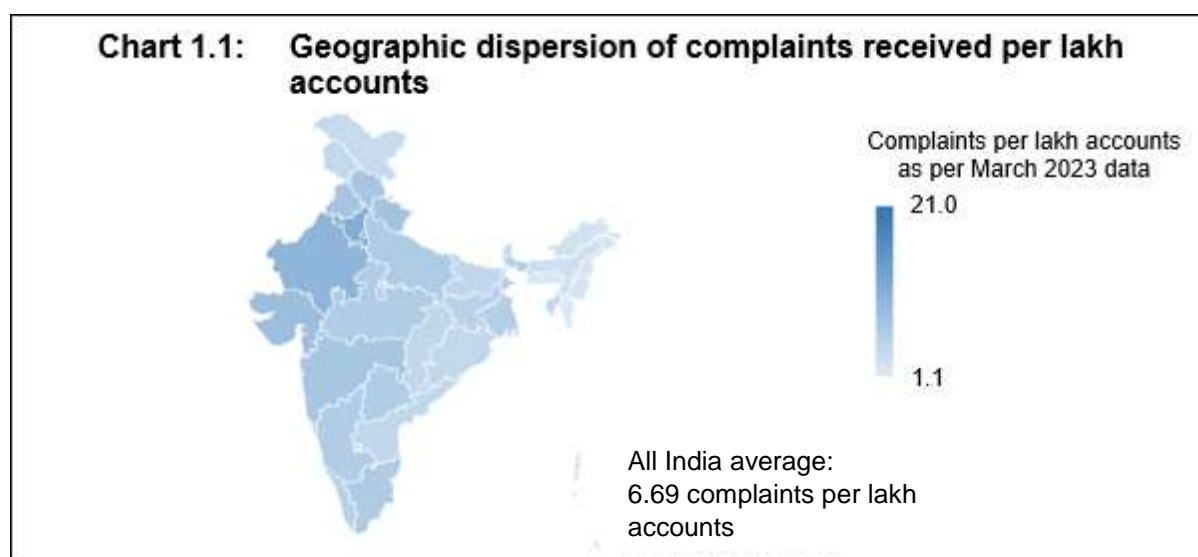
[&] Data pertains to complaints received during the year under RB-IOs, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

³ Slight differential in auto allocation of complaints is on account of volume of specific regional language complaints, redistribution due to pendency / staff shortages, etc.

Geographic dispersion of complaints across the states

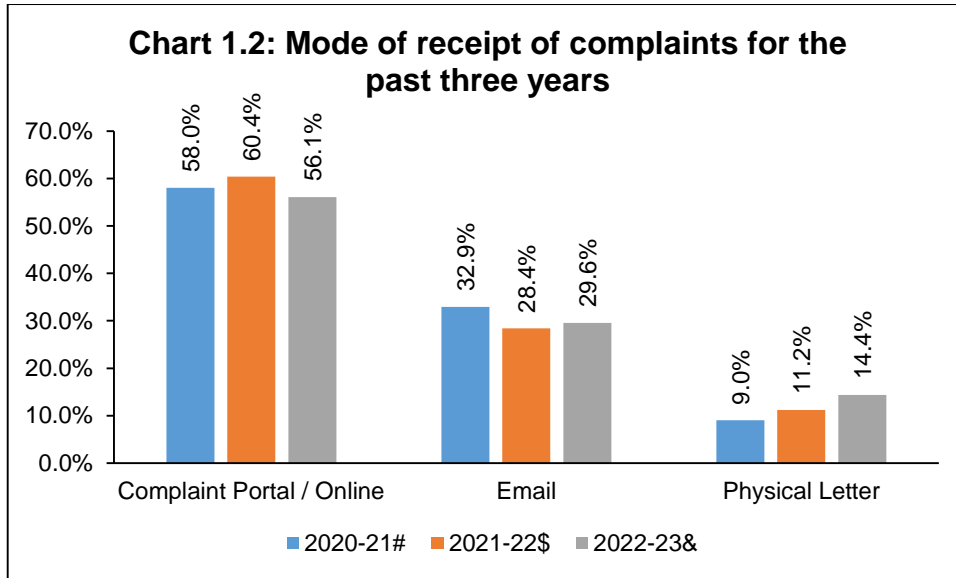
1.6 The geographic dispersion of complaints received against banks at the ORBIOs under RB-IOS, 2021 during the year across the states in the country, *vis-à-vis* the total number of accounts held (deposit and credit) by the customers with Scheduled Commercial Banks (SCB) in the respective states is depicted in the map (**Chart 1.1**) below. The figure presented is based on complaints received per lakh accounts held in the SCBs of the respective States / Union Territories (UTs), as on March 31, 2023.



1.7 It is observed that the States / UTs of Chandigarh, NCT of Delhi, Haryana, Rajasthan, and Gujarat were the top five contributors to Ombudsman complaints, while the States of Mizoram, Nagaland, Meghalaya, Manipur, and Arunachal Pradesh were the lowest contributors during the year.

Mode of receipt of complaints at ORBIOs

1.8 Complaints can be received at the ORBIOs either through CMS portal or CRPC. After preliminary scrutiny, CRPC assigns the actionable complaints received through email, physical mode and CPGRAMS (the Gol portal for receipt and monitoring of complaints from the public) to the ORBIOs. A total of 85.64% of the complaints received at the ORBIOs were lodged through digital mode using CMS Portal / email / CPGRAMS portal. A breakup on complaints received through the different modes of receipt in the past three years is provided in **Appendix 1.1** and depicted in **Chart 1.2**.

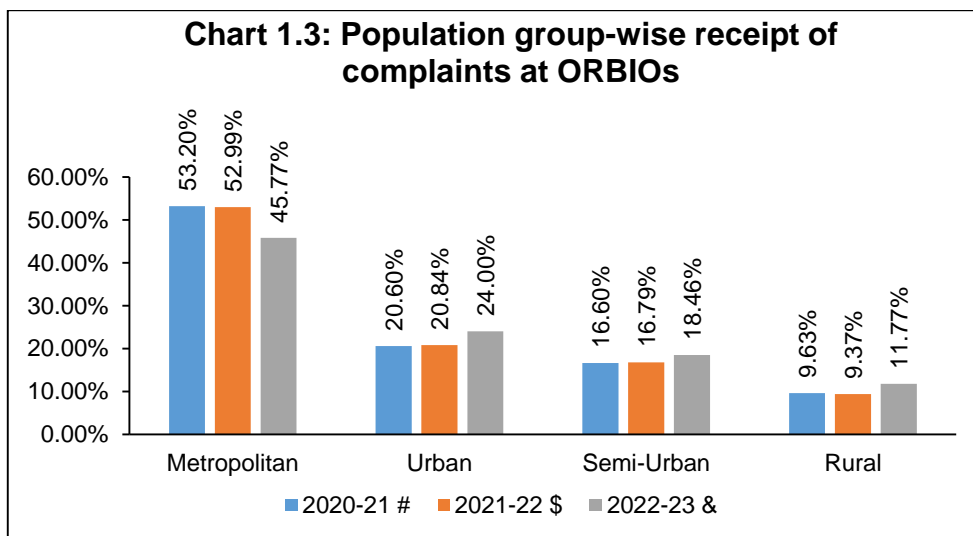


Data pertains to complaints received during the year under BOS, OSNBFC and OSDT.
 \$ Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IOs, 2021.
 & Data pertains to complaints received during the year under RB-IOs, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

Population group-wise receipt of complaints at ORBIOs

1.9 In 2022-23, majority of complaints at the ORBIOs were received from Metropolitan Centres (45.77%), followed by Urban (24%) and Semi Urban Centres (18.46%). The complaints reflect a proportionate rise with the size of population and bank branches. The share of complaints from Urban, Semi Urban and Rural areas saw a decent uptick during the year. The population group-wise receipt of complaints under the Ombudsman framework for the past three years is depicted in **Chart 1.3**.



Data pertains to complaints received during the year under BOS, OSNBFC and OSDT.

\$ Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IOS, 2021. & Data pertains to complaints received during the year under RB-IOS, 2021.

Note: *The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.*

Complainant type-wise receipt of complaints

1.10 Despite drop in the absolute number of complaints from individuals as compared to the previous year, the same constituted 85.92% of total complaints received at the ORBIOs. Notably, complaints lodged by senior citizens declined to 2.16% of total complaints as compared to 3.04% in the previous year. The complainant type-wise receipt of complaints at the ORBIOs during the past three years is provided in **Table 1.3**.

Table 1.3: Complainant type-wise receipt of complaints at the ORBIOs

Complainant type	2020-21 # (Apr-Mar)	2021-22 \$ (Apr-Mar)	2022-23 & (Apr-Mar)
Individual	3,05,093 79.81%	2,43,244 79.88%	2,01,646 85.92%
Individual – Business	13,614 3.56%	10,400 3.42%	5,252 2.24%
Proprietorship / Partnership	7,505 1.96%	6,712 2.20%	3,869 1.65%
Limited Company	8,381 2.19%	7,427 2.44%	6,501 2.77%
Trust	665 0.17%	613 0.20%	390 0.17%
Association	372 0.10%	427 0.14%	275 0.12%
Government Department	6,447 1.69%	4,993 1.64%	2,387 1.02%
PSU	1,475 0.39%	1,799 0.59%	2,364 1.01%
Senior Citizen	10,061 2.63%	9,244 3.04%	5,081 2.16%
Others	28,679 7.50%	19,637 6.45%	6,925 2.94%
Total⁴	3,82,292	3,04,496	2,34,690

Data pertains to complaints received during the year under BOS, OSNBFC and OSDT.

\$ Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IOS, 2021. & Data pertains to complaints received during the year under RB-IOS, 2021.

⁴ This decline is in consonance with the process re-engineering and structural changes introduced in the Ombudsman framework subsequent to the launch of RB-IOS, 2021, whereby, only actionable complaints flow to ORBIOs as compared to the erstwhile schemes.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

Regulated Entity type-wise receipt of complaints

1.11 Regulated Entity-type wise receipt of complaints for the past three years under the Ombudsman framework is provided in **Table 1.4**.

Table 1.4: Regulated Entity type-wise receipt of complaints at the ORBIOs

Entity type	2020-21 # (Apr-Mar)	2021-22 \$ (Apr-Mar)	2022-23 & (Apr-Mar)
Public Sector Banks	1,74,974 45.77%	1,54,725 50.81%	1,02,144 43.52%
Private Sector Banks	1,26,303 33.04%	94,275 30.96%	73,764 31.43%
Payments and Small Finance Banks	6,918 1.81%	8,076 2.65%	7,888 3.36%
Foreign Banks	6,157 1.61%	4,464 1.47%	5,639 2.40%
RRBs/ Urban Co-op. Banks	6,382 1.67%	6,508 2.14%	7,200 3.07%
NBFC	31,158 8.15%	22,317 7.33%	33,072 14.09%
PPI/BBPOU	3,168 0.83%	3,040 1.00%	3,456 1.47%
Credit Information Companies ⁵	- -	- -	1,039 0.44%
Others	27,232 7.12%	11,091 3.64%	488 0.22%
Total	3,82,292	3,04,496	2,34,690

Data pertains to complaints received during the year under BOS, OSNBFC and OSDT

\$ Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IOs, 2021 & Data pertains to complaints received during the year under RB-IOs, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

1.12 Complaints against banks formed the largest portion (1,96,635 complaints), accounting for 83.78% of complaints received by the ORBIOs. The categories of complaints against each entity type, compared to previous years are furnished in **Table 1.5**.

⁵ The Credit Information Companies (CICs) have been brought under the ambit of the RB-IOs, 2021 w.e.f. September 1, 2022.

Table 1.5: Category wise receipt of complaints at ORBIOs

Nature of Complaints	2020-21 # (Apr-Mar)	2021-22 \$ (Apr-Mar)	2022-23 & (Apr-Mar)
Complaints against banks			
Mobile / electronic banking	44,385 12.99%	39,388 14.69%	39,855 20.27%
Loans and advances	20,218 5.92%	24,507 9.14%	39,579 20.13%
Deposit Accounts related	8,580 2.51%	16,388 6.11%	33,612 17.09%
ATM / Debit Cards	60,203 17.62%	41,375 15.43%	28,635 14.56%
Credit Cards	40,721 11.92%	32,162 12.00%	24,549 12.48%
Pension payments	4,966 1.45%	6,179 2.30%	4,377 2.23%
Remittances	3,394 0.99%	3,235 1.21%	2,937 1.49%
Para banking	1,236 0.36%	1,480 0.55%	2,476 1.26%
Notes and Coins	332 0.10%	296 0.11%	505 0.26%
Others	157,712 46.15%	103,075 38.45%	20,110 10.23%
Total (Banks)	3,41,747	2,68,085	1,96,635
Complaints against NBFCs			
Loans & Advances related / Non-adherence to FPC	17,915 48.48%	18,729 56.22%	18,657 56.41%
Others	19,036 51.52%	14,585 43.78%	14,415 43.59%
Total (NBFCs)	36,951	33,314	33,072
Complaints against PSOs/PSPs			
Mobile/Electronic Fund Transfers / Mobile/Electronic Banking	2,599 72.31%	2,160 69.74%	2,246 64.99%
Others	995 27.69%	937 30.26%	1,210 35.01%
Total (PSOs/PSPs)	3,594	3,097	3,456
Complaints against Credit Information Companies			
Loans and advances	-	-	754 72.57%
Credit Cards	-	-	63 6.06%
Others	-	-	222 21.37%
Total (CICs)	-	-	1,039

Data pertains to complaints received during the year under BOS, OSNBFC and OSDT

\$ Data pertains to complaints received during the year under BOS, OSNBFC, OSDT and RB-IO, 2021 & Data pertains to complaints received during the year under RB-IO, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

Disposal of complaints

1.13 The ORBIOs maintained a healthy disposal rate of 97.99% during the year. Further, there was a significant decline in the number of complaints pending beyond 30 days, from 0.26% as on March 31, 2022 to 0.04% as on March 31, 2023.

1.14 The position of disposal of complaints at the ORBIOs for the past three years, along with their age-wise pending position as at the end of respective years is given in **Table 1.6**.

Table 1.6: Disposal and Pendency position at the ORBIOs

Number of Complaints	2020-21 # (Jul-Mar)	2021-22 \$ (Apr-Mar)	2022-23 & (Apr-Mar)
Received during the year	3,03,107	3,04,496	2,34,690
Brought forward from previous year	25,636	11,429	6,447
Complaints received by Email / from CEPCs before the start of the year but registered / assigned to ORBIOs on or after start of the year	6,302	1,589	4,254
Handled during the year	3,35,045	3,17,514	2,45,391
Disposed during the year	3,23,616	3,11,067	2,40,453
Rate of Disposal (%)	96.59%	97.97%	97.99%
Carried forward to the next year	11,429	6,447	4,938
Complaints pending for less than one month (30 days)	7,220	5,622	4,829
	2.15%	1.77%	1.97%
Complaints pending for one to two months	2,232	582	92
	0.67%	0.18%	0.04%
Complaints pending for two to three months	948	86	9
	0.28%	0.03%	0.00%
Complaints pending for more than three months	1,029	157	8
	0.31%	0.05%	0.00%

Data pertains to overall complaints received during the year under BOS, OSNBFC and OSDT

\$ Data pertains to overall complaints received during the year under BOS, OSNBFC, OSDT and RB-IO, 2021

& Data pertains to complaints received during the year under RB-IO, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC. All pending complaints from FY 2022-23 have since been disposed.

Mode of disposal of maintainable complaints

1.15 The maintainable complaints disposed by ORBIOs stood at 1,72,568 consisting 71.77% of the total complaints disposed by ORBIOs. The RB-IOs, 2021 envisages settlement of complaints by agreement through conciliation and / or mediation and thereby, majority of the maintainable complaints were resolved through mutual settlement / agreement. If the parties fail to arrive at an acceptable resolution of the complaint, the RBIO gives a decision, which includes passing the Award. The mode of disposal of maintainable complaints for the past three years is provided in **Table 1.7** below:

Table 1.7: Mode of disposal of maintainable complaints by ORBIOs

Disposal of maintainable complaints	2020-21 # (Jul-Mar)	2021-22 \$ (Apr-Mar)	2022-23 & (Apr-Mar)
By Mutual Settlement/ Agreement	1,34,504 72.67%	1,11,820 63.63%	99,184 57.48%
Disposal by Award	65 0.04%	33 0.02%	38 0.02%
Maintainable Complaints Rejected	50,326 27.19%	62,936 35.81%	70,729 40.99%
Maintainable Complaints Withdrawn	197 0.11%	952 0.54%	2,617 1.51%
Total	1,85,092	1,75,741	1,72,568

Data pertains to overall complaints received during the year under BOS, OSNBFC and OSDT

\$ Data pertains to overall complaints received during the year under BOS, OSNBFC, OSDT and RB-IOs, 2021

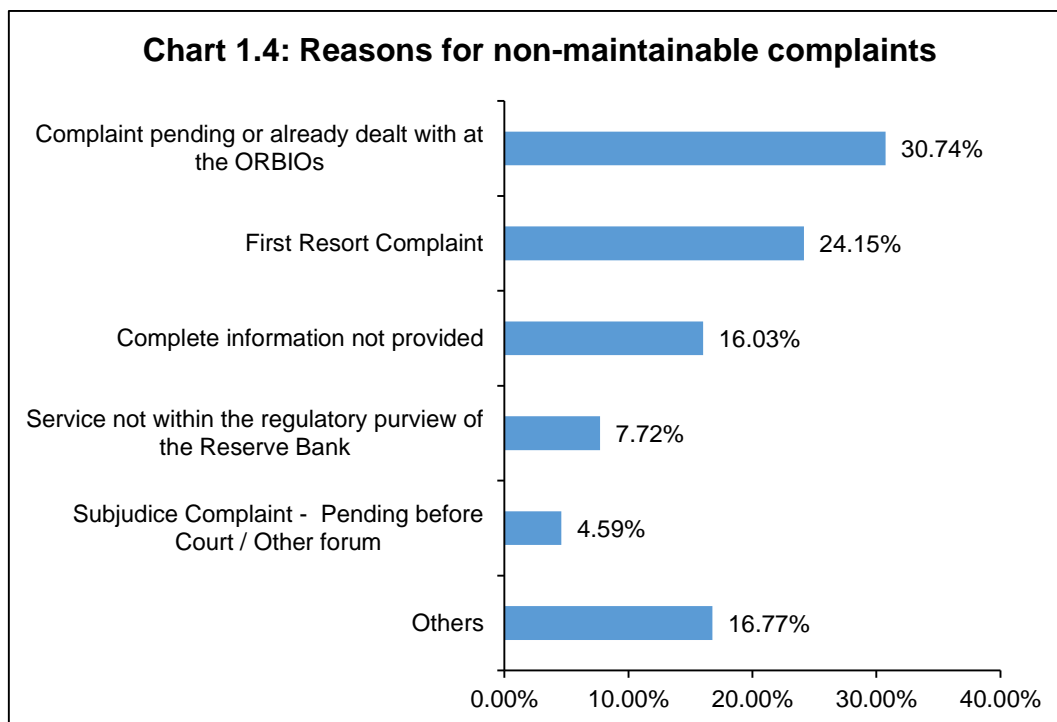
& Data pertains to complaints received during the year under RB-IOs, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

Reasons for closure of complaints under non-maintainable clauses

1.16 67,885 complaints were closed as non-maintainable, largely due to (i) complaints having been already dealt at ORBIOs, (ii) First Resort Complaints (FRCs), and (iii) complaints not being represented properly. FRCs are those complaints which are received at the ORBIOs without the complainant having approached the concerned RE first. These complaints are sent to the concerned RE for redress at their end. The complainants are advised through closure letters that they could lodge the complaint again under RB-IOs, 2021, in case no reply is received from RE within 30 days or the reply received from RE is not satisfactory.

1.17 The reasons for closure of the complaints at the ORBIOs as non-maintainable complaints is depicted in the **Chart 1.4**.



Note: The data exclude complaints handled at CRPC.

Receipt of Appeals

1.18 The RB-IOs, 2021 provides for an appellate mechanism for the complainant as well as the RE for complaints closed under appealable clauses of the Scheme. The Executive Director-in-Charge of CEPD has been designated as the Appellate Authority for such appeal cases.

1.19 The complainant aggrieved by the Award under Clause 15 (1) or rejection of a complaint under any of the Clauses 16(2) (c) to 16 (2)(f) of the Scheme, can file their appeal before the Appellate Authority in Reserve Bank, within 30 days of the date of receipt of the Award or rejection of the complaint. The REs aggrieved by the Award under Clause 15 (1)(b) or closure of complaint under any of the Clauses 16(2) (c) to 16 (2) (f) of the Scheme, can file their appeal within 30 days from the date of receipt of communication of Award or closure of the complaint. The receipt of appeals cases under the erstwhile Ombudsman Schemes and the RB-IOs, 2021 during the past three years is provided in **Table 1.8**.

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

Particulars	2020-21# (Jul-Mar)	2021-22\$ (Apr-Mar)	2022-23 (Apr-Mar)	Break-up of 2022-23		
				BOS	OS-NBFC	RB- IOS
Appeals pending at the beginning of the year	48	45	62	25	8	29
Appeals received during the year from complainants	14	80	118	2	0	116
Appeals received during the year from REs	10	12	4	0	1	3
Total appeals handled during the year	72	137	184	27	9	148
Appeal disposed during the year	27	75	103	27	9	67
Pending at the end of the year	45	62	81	0	0	81
Mode of Disposal						
Appeals remanded to the RBIO	2	1	0	0	0	0
Appeals withdrawn / settled / infructuous	5	14	24	0	1	23
Appeals rejected	10	33	54	24	3	27
Appeals allowed	10	27	25	3	5	17
Appeals Disposed						
i. In favour of appellants	11	20	24	6	1	17
ii. In favour of REs	5	22	13	4	3	6
iii. Neither in favour of appellants nor in favour of REs (Remanded back to RBIO / infructuous)	11	33	66	17	5	44

Data pertains to overall appeals received during the year under BOS, OSNBFC and OSDT.

\$ Data pertains to overall appeals received during the year under BOS, OSNBFC, OSDT and RB-
IOS, 2021.

1.20 The Office wise receipt of appeals during 2022-23 is given in the **Appendix 1.2**.

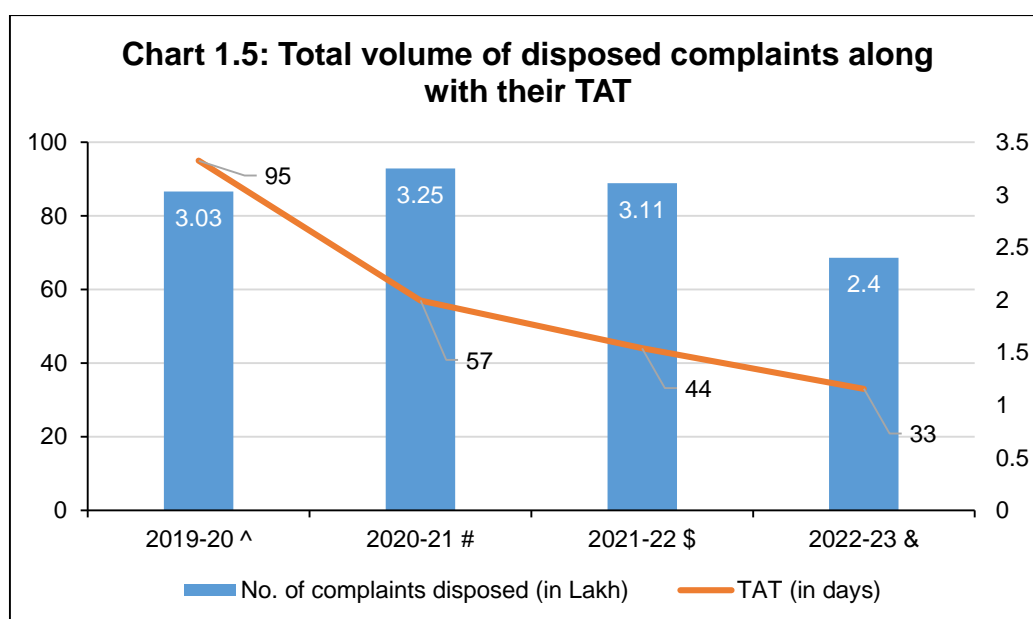
Cost of handling a complaint

1.21 For the year 2022-23, the average cost of handling a complaint at the ORBIOs reduced to ₹2,041 per complaint from ₹2,895 per complaint during 2021-22. This reduction in average cost per complaint can be attributed to increased receipt of complaints on account of simplified procedure for lodging of complaints. The office wise cost of handling complaints has been provided at **Appendix 1.3**.

Turn Around Time (TAT) for disposal of complaints

1.22 The average TAT for disposal of complaints at the ORBIOs has improved continuously from 95 days in 2019-20 to 33 days 2022-23. This decline is in consonance with the enhanced efficiencies brought about in the system on the back of the process re-engineering and structural changes introduced under the RB-IOS, 2021. Focused efforts are being made to further optimize the TAT while ensuring quality disposal.

1.23 The average TAT for disposal of complaints under the erstwhile Ombudsman Schemes and the RB-IOS, 2021 is depicted in the **Chart 1.5**.



[^] Data pertains to overall complaints disposed during the year under BOS, OSNBFC and OSDT

[#] Data pertains to overall complaints disposed during the year under BOS, OSNBFC and OSDT

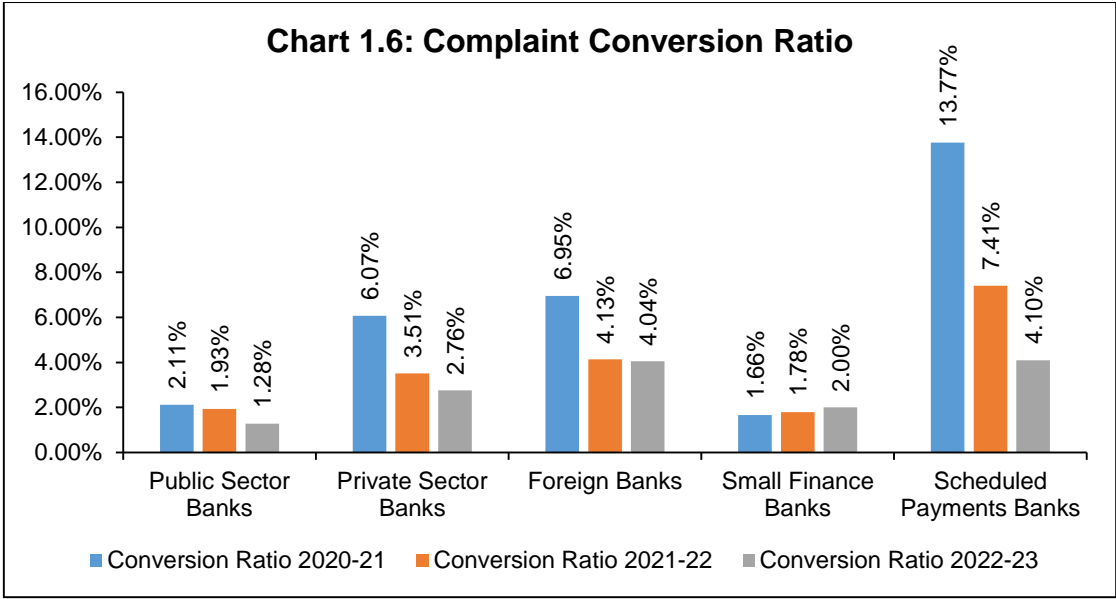
^{\$} Data pertains to overall complaints disposed during the year under BOS, OSNBFC, OSDT and RB-IOS, 2021.

[&] Data pertains to overall complaints disposed during the year under RB-IOS, 2021.

Note: The data for the three years is not strictly comparable as the complaints received from November 12, 2021 to March 31, 2022 and FY 2022-23 exclude the complaints handled at CRPC.

Bank group-wise complaint conversion ratio

1.24 The complaint conversion ratio represents the proportion of complaints received against the concerned bank group at the ORBIOs vis-à-vis the total number of complaints received at the respective bank group from their customers. As seen from the **Chart 1.6** given below, all bank groups have improved on the conversion rates except Small Finance Banks.



Chapter 2

Centralised Receipt and Processing Centre

The Reserve Bank set up a Centralised Receipt and Processing Centre (CRPC) at Chandigarh, along with the roll out of RB-IOS 2021 in November 2021 with an objective to make the RBI Alternate Grievance Redress (AGR) mechanism simpler, easier and more approachable for the customers of its Regulated Entities (REs). CRPC serves as a focal point for receipt of all physical and email complaints lodged by the complainants against the REs, in any language, for digitalizing and initial processing in the Complaint Management System (CMS) portal. While the maintainable complaints are assigned to the Offices of Reserve Bank of India Ombudsmen (ORBIOs) and the REs, the non-maintainable complaints are closed by the CRPC.

The CRPC also houses a Contact Centre with toll free facility #14448 for providing information to customers on RB-IOS 2021, complaint lodging mechanism, status of complaints already lodged with the Reserve Bank as well as imparting education relating to the do's and don'ts for safeguarding themselves against digital and electronic transaction frauds. The Contact Centre facility is available through the Reserve Bank staff on all working days from 8:00 am to 10:00 pm in Hindi and English and 9:30 am to 5:15 pm in 10 regional languages and 24x7x365 through Interactive Voice Response System (IVRS) facility.

Since its launch in November 2021, in addition to the CMS portal, the CRPC has turned into an important pillar of the AGR mechanism instituted by the Reserve Bank and emerged as a leading channel for lodging complaints by the customers of the REs for expeditious resolution.

2.1 The Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021) launched in November 2021 envisaged filing of complaints through three channels, viz., online, email and physical mode. Accordingly, the Centralised Receipt and Processing Centre (CRPC) was established at Reserve Bank of India, Chandigarh, as a focal point for receipt and processing of email and postal complaints, in any language. Along with the CRPC, a Contact Centre also started functioning to provide

information / clarifications to the public regarding the AGR mechanism of RBI, guide complainants in filing of complaints, as well as for obtaining the status of complaints already filed with the Reserve Bank, in Hindi, English and ten regional languages.

Receipt and disposal of complaints at CRPC

2.2 During the year 2022-23, the number of complaints received at the CRPC witnessed a steady increase reflecting the growing awareness among public about the AGR mechanism of the Reserve Bank. A total of 5,95,371 complaints were handled at the CRPC during the year, out of which 5,94,787 were disposed as on March 31, 2023. With improved efficiency, the pendency at CRPC declined significantly and the disposal rate improved remarkably to 99.90% during 2022-23 from 96.07% during 2021-22 (since launch of CRPC in November 2021). The disposal and pendency position at the CRPC is provided in **Table 2.1**.

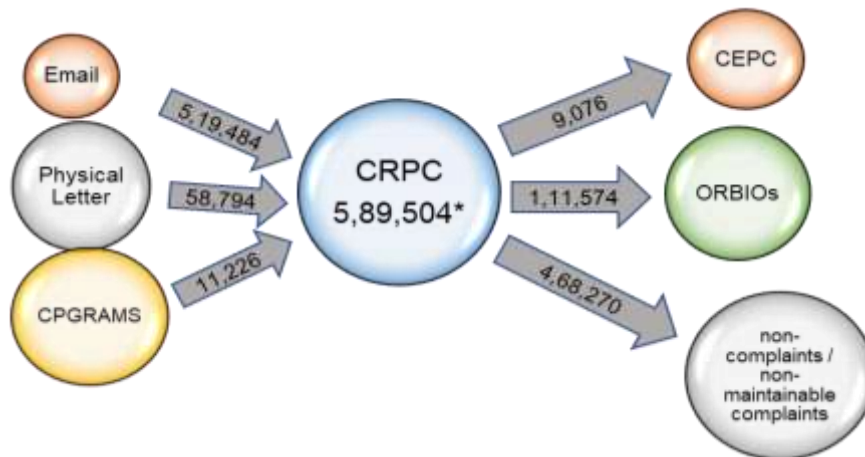
Table 2.1: Receipt, Disposal and Pendency position at the CRPC

Particulars	November 12, 2021 to March 31, 2022	April 1, 2022 to March 31, 2023
Received during the period (A)	1,49,419	5,89,504
Brought forward from previous year (B)	-	5,867
Handled during the period (A+B)	1,49,419	5,95,371
Disposed during the period (C)	1,43,552	5,94,787
Rate of Disposal at CRPC (C/A+B)	96.07%	99.90%
Carried forward to the next year (A+B-C)	5,867	584

Note: 584 complaints have since been disposed.

2.3 A total of 5,89,504 fresh complaints were received at the CRPC during the year. Of these, 4,68,270 complaints were closed at the CRPC as non-complaints / non-maintainable complaints, while 1,20,650 complaints were assigned to ORBIOs and CEPCs for further redress. The details are provided in **Appendix 2.1** and **Chart 2.1**.

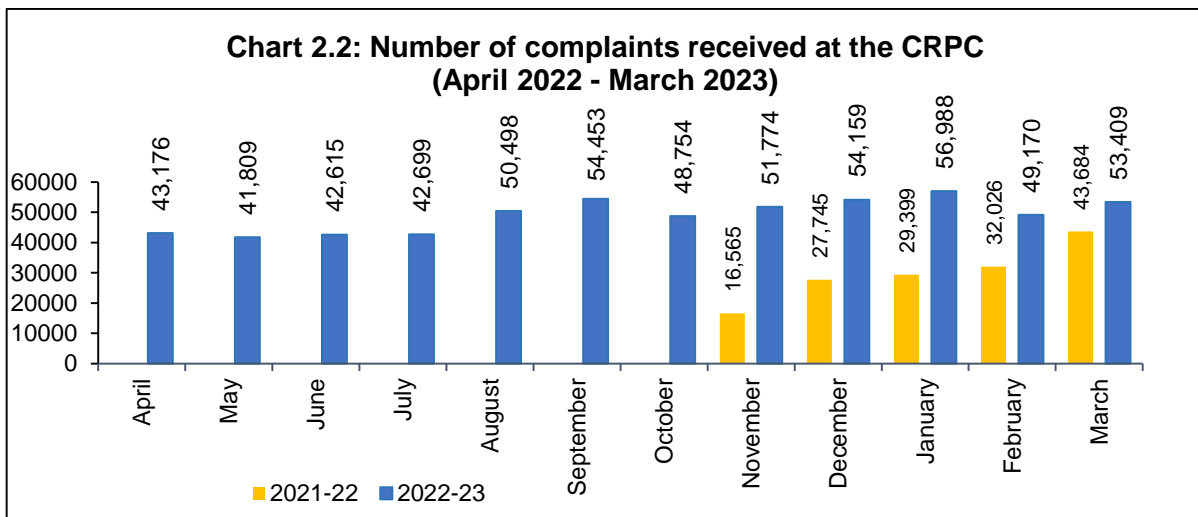
Chart 2.1: Complaints received at the CRPC (April 2022 - March 2023)



* 584 complaints were under process at CRPC as on March 31, 2023 & have since been disposed

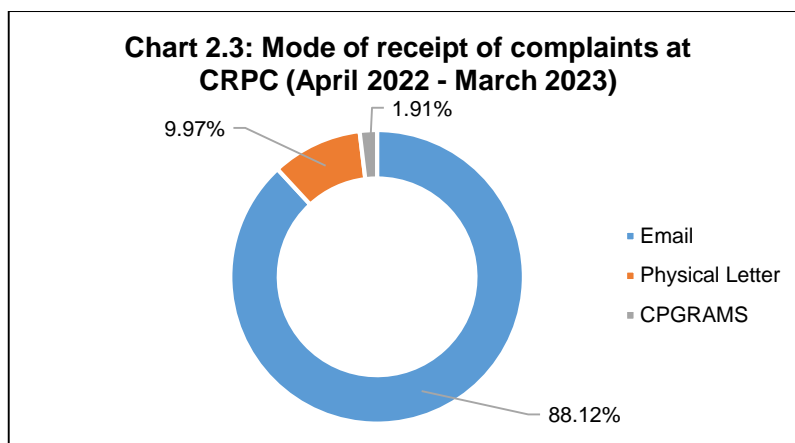
2.4 As regards 5,867 complaints, which were brought forward from the last year 2021-22, 4,533 complaints were closed at the CRPC as non-complaints / non-maintainable complaints. The remaining 1,334 complaints were assigned to the ORBIOs and the CEPCs for redress during the year 2022-23.

2.5 Month-wise receipt of complaints at the CRPC during 2022-2023 is given in **Appendix 2.2** and depicted in **Chart 2.2**.



Mode of receipt of complaints at CRPC

2.6 Complaints are received at CRPC either through e-mail, physical letter or Centralised Public Grievance Redress and Monitoring System (CPGRAMS). The break-up of complaints received at the CRPC through different modes during the year 2022-23 is depicted in **Chart 2.3**.

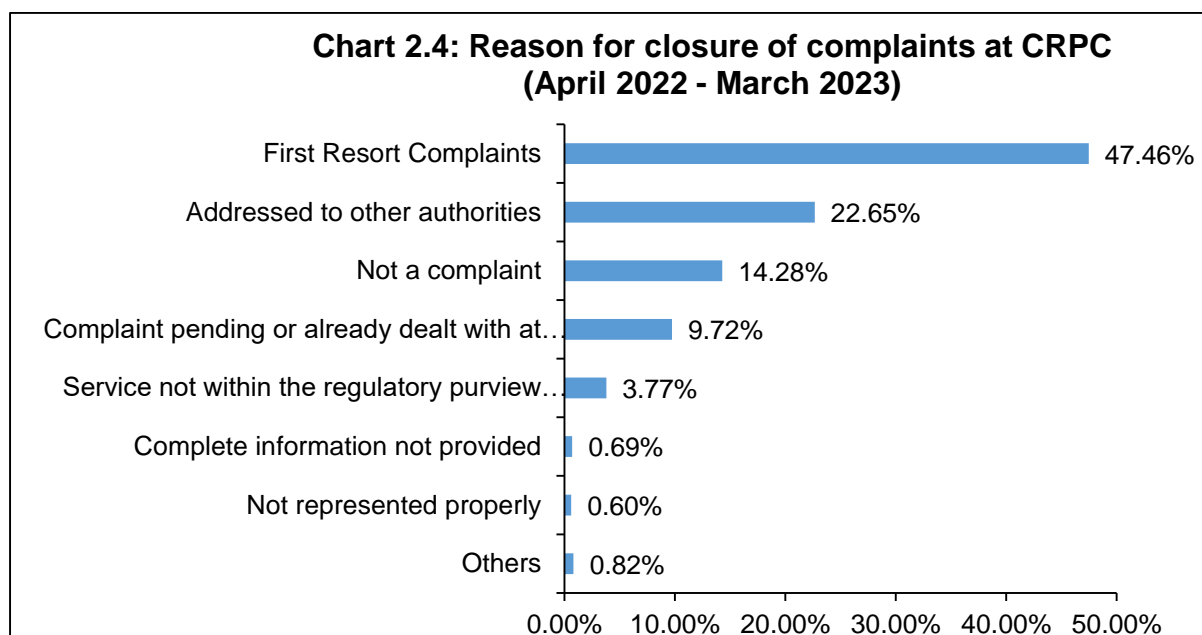


A comparative position of various modes through which complaints were received at the CRPC since its inception is given in **Appendix 2.3**.

Reasons for closure of complaints at CRPC

2.7 The reasons for closure of 4,68,270 complaints at the CRPC as non-complaints/ non-maintainable complaints is depicted in **Chart 2.4**.

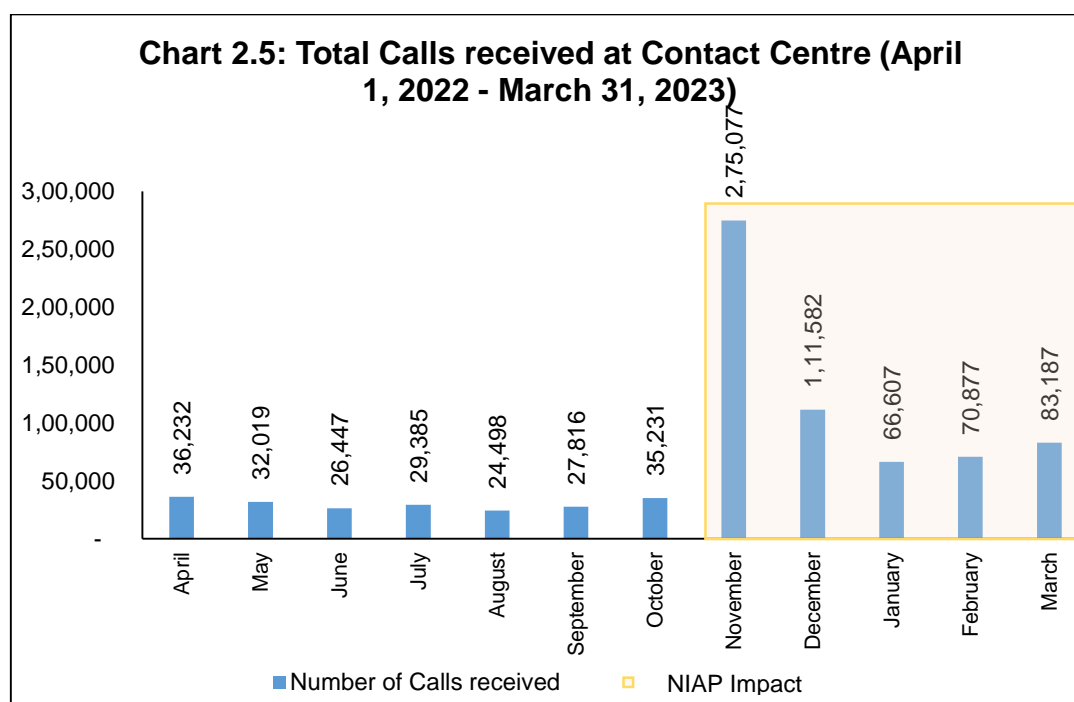
2.8 Out of 4,68,270 complaints closed at the CRPC, 47.46% complaints were closed as First Resort Complaints whereas 22.65% complaints were closed on account of being addressed to other authorities. The average Turn Around Time for closure of complaints at the CRPC improved significantly, which stood at 4 days during the year 2022-23 as against 12 days during the year 2021-22.



Calls received at the Contact Centre

2.9 The CRPC at Chandigarh also houses a Contact Centre (CC) with toll free facility #14448 for providing information to customers on RB-IOs 2021 and complaint lodging mechanism, status of complaints already lodged with the Reserve Bank as well as imparting education relating to the do's and don'ts for safeguarding themselves against digital and electronic transaction frauds. The CC is available through the Reserve Bank staff on all working days from 8.00 am to 10.00 pm in Hindi and English and 9.30 am to 5.15 pm in ten⁶ regional languages and 24x7x365 through the IVRS facility.

2.10 During the year 2022-23, 8,18,958 calls were received at the CC, of which 33.59% calls were received in November 2022 during the NIAP. The impact of NIAP was also observed in subsequent months, as 74.16% of the calls were received during November 2022 to March 2023. The month-wise call distribution at the CC during the year 2022-23 is presented in **Chart 2.5**.



⁶ Assamese, Bengali, Gujarati, Kannada, Oriya, Punjabi, Malayalam, Marathi, Tamil and Telugu.

Handling of calls at CC

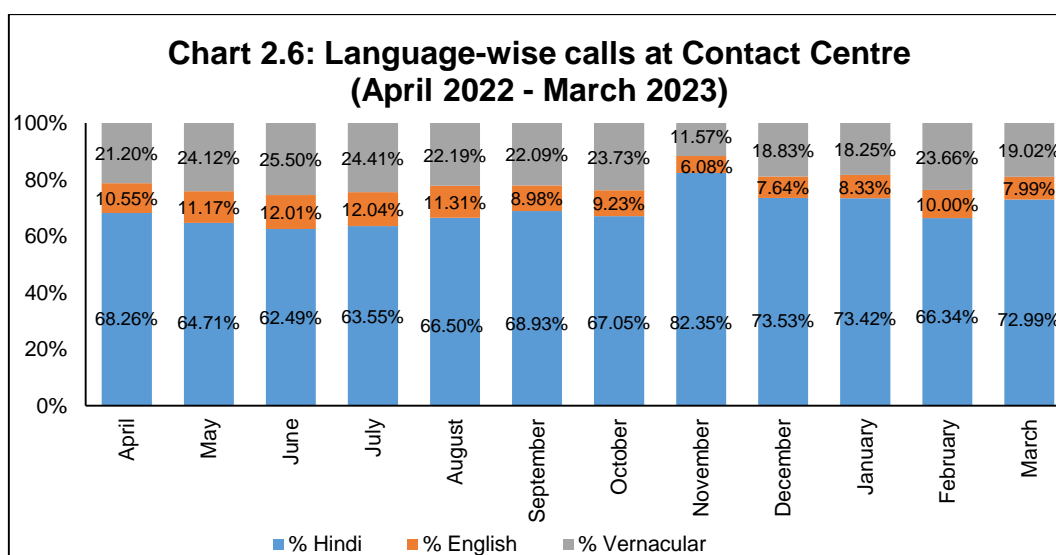
2.11 Of the 8,18,958 calls received during the year 2022-23, 66.27% of the calls were attended through the IVRS facility, 23.16% of the calls were attended directly by the Reserve Bank staff at the CC and 10.57% of calls were abandoned. The details of the calls handled at the CC are provided in **Table 2.2**.

Table 2.2: Call Data at Contact Centre (April 2022 - March 2023)

Details	Number of calls
Calls attended through IVRS (A)	5,42,702 (66.27%)
Calls attended by the RBI Staff (B)	1,89,690 (23.16%)
Calls abandoned ⁷ (C)	86,566 (10.57%)
Total Calls received (A+B+C)	8,18,958

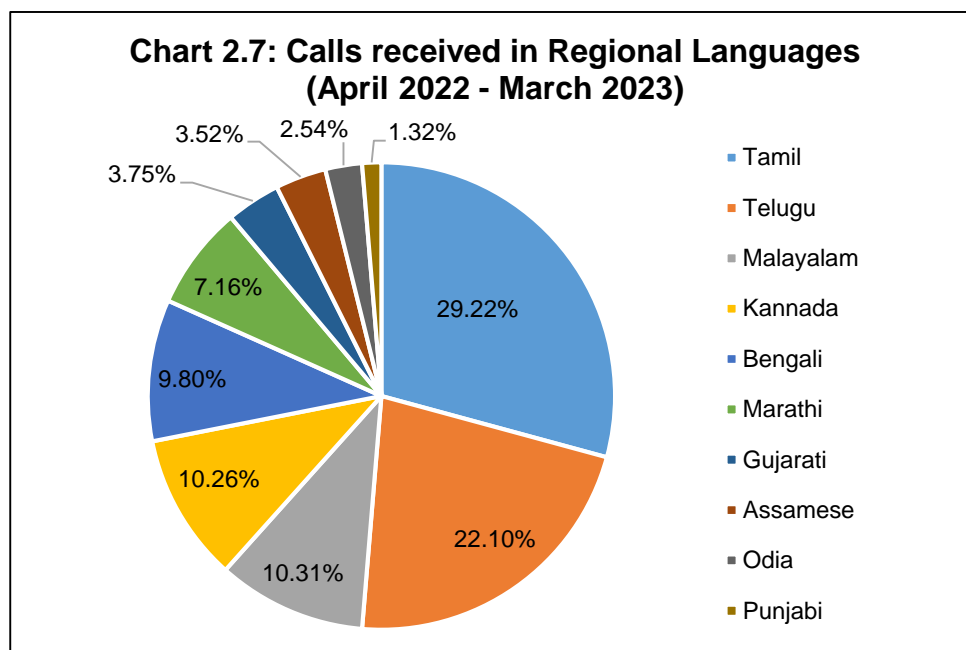
Language-wise receipt of calls

2.12 A total of 2,76,256 calls (including abandoned calls) were received in various languages at the CC during the year 2022-23. It was observed that 71.51% of calls were received in Hindi, 19.63% calls were received in regional languages and 8.86% of calls were received in English. The month-wise trend in receipt of calls at the CC in Hindi, English and regional languages is depicted in **Chart 2.6**.



⁷ Abandoned calls are those calls wherein all CC personnel were busy on other calls. The caller remains in queue for certain time and then the call gets disconnected by the system. Several of these callers call back again.

2.13 Among the ten regional languages, the highest number of calls were received in Tamil (29.22%) followed by Telugu (22.10%), Malayalam (10.31%), Kannada (10.26%) and Bengali (9.80%). The breakup of calls received in ten regional languages during 2022-23 is depicted in **Chart 2.7**.



Broad-basing and Upgrade of the Reserve Bank Contact Centre

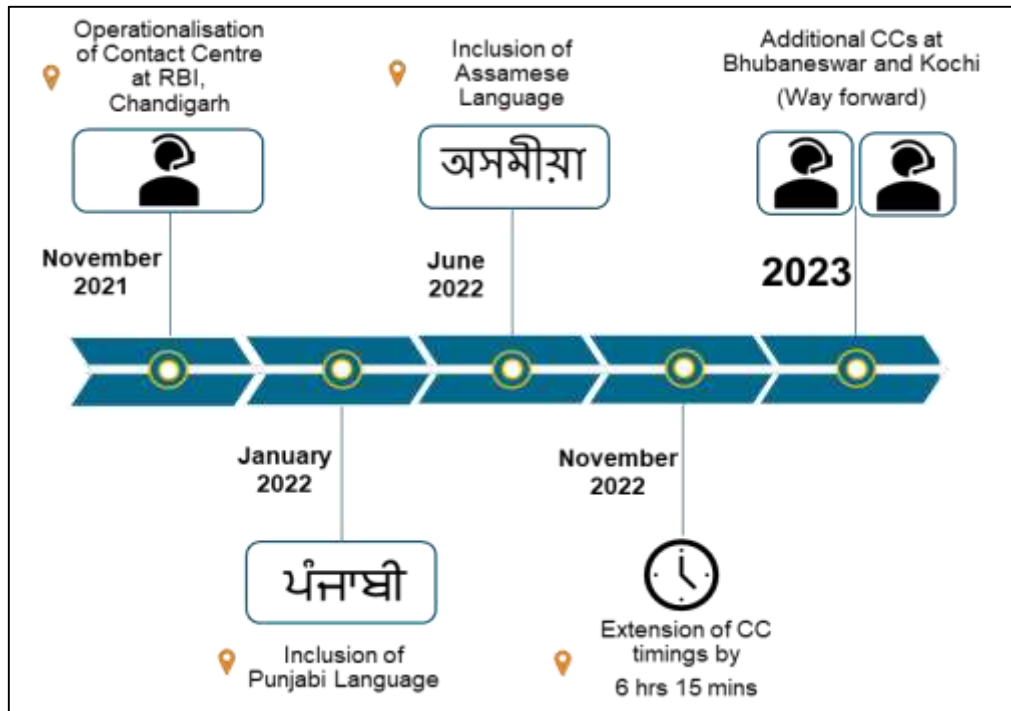
2.14 The CC, set up in RBI, Chandigarh, began its operations in November 2021. At the time of launch, the CC timings for interaction with the Reserve Bank staff was 9:30 a.m. to 5:15 p.m. (7 hours and 45 minutes) in Hindi, English as well as the eight regional languages (Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Tamil and Telugu), while the IVRS facility was available on 24x7x365 basis. With effect from November 7, 2022, the timings of CC for interaction with the staff in Hindi and English was extended to 8.00 A.M. to 10.00 P.M. (14 hours) on all weekdays except national holidays. Punjabi and Assamese⁸ were also added to the menu of the regional languages.

2.15 In view of the surge in the number of calls at the CC and to develop Business Continuity and Disaster Recovery capabilities, the project for development of State-of-

⁸ Punjabi operational from January 6, 2022, Assamese operational from June 21, 2022.

the-Art CC at two more locations viz., Bhubaneswar and Kochi is underway. CC would be staffed as per a hybrid model where the operations will be handled by an outsourced agency, under the overall supervision of the Reserve Bank. The evolution of CC since inception is depicted in **Chart 2.8**.

Chart 2.8: Contact Centre – Journey so far



Chapter 3

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

During the year, 8,453 complaints were received through CPGRAMS and 1,372 applications were received under the RTI Act, 2005 in the 22 RBIO offices and the Centralised Receipt and Processing Centre (CRPC), which were replied to.

Complaints received through Centralised Public Grievance Redress and Monitoring System (CPGRAMS)

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

3.2 During the year, 8,453 CPGRAMS complaints were received by the 22 Ombudsman offices of RBI. A comparative position of the complaints received through this portal and handled by the ORBIOs during the last three years is given at **Appendix 3.1**.

Applications received under the Right to Information (RTI) Act, 2005

3.3 The RBI Ombudsmen are the Central Public Information Officers under the RTI Act, 2005 to receive applications and furnish information related to complaints handled by the ORBIOs. During the year, 1,372 RTI applications were received by all the ORBIOs and CRPC. The office-wise position of such applications received during the last three years is detailed at **Appendix 3.2**.

Chapter 4 Other Developments

RBI continued its endeavours towards spreading awareness on customer rights, consumer protection, grievance redress mechanism and prevention of financial frauds with greater fervour and intensity, through a wide range of innovative strategies during the year 2022-23. The Nationwide Intensive Awareness Programme and Ombudsman Speak event on 'World Consumer Rights Day' during the months of November 2022 and March 2023, respectively, were conducted under the aegis of the Pan India Intensive Awareness Campaign by employing diverse strategies to reach out to the most isolated segments of population and remotest locations of the country to create awareness on the nuances of the Customer Protection as well as the Alternate Grievance Redress (AGR) facilities laid out by the Reserve Bank, including with RB-IOS, 2021, and to raise public awareness on the modus operandi of digital frauds. A booklet, namely, 'Raju and the Forty Thieves' was released in multiple languages to provide glimpses of fraudulent financial incidents to the customers for safeguarding themselves from retail transaction frauds.

The year also witnessed a series of policy initiatives to strengthen the customer protection framework and facilitate better customer services across the Regulated Entities (REs). A Committee, under the Chairmanship of Shri B.P. Kanungo, former Deputy Governor, RBI, was constituted to examine and review the standards of customer service in the REs, assess adequacy of customer service regulation and suggest measures for improving the same. As part of the AGR mechanism, Credit Information Companies were brought under the ambit of the RB-IOS, 2021 for raising grievances. The Internal Ombudsman Scheme was further extended to the Credit Information Companies.

On the global front, G20 / OECD reviewed and updated the High-Level Principles on Financial Consumer Protection to include two new Principles, i.e., 'Access and Inclusion' and 'Quality Financial Products', with a view to provide holistic approach for financial consumer protection across jurisdictions.

Widening the coverage of the RB-IOS, 2021 by inclusion of Credit Information Companies

4.1 In order to make the RB-IOS, 2021 more broad based, the Credit Information Companies (CICs) were brought under RB-IOS, 2021 with effect from September 1, 2022 for raising grievances against CICs if the complaints are not resolved to the satisfaction of the complainant or not replied within a period of 30 days by CICs. This provides an avenue for cost free AGR to customers of REs for grievances against CICs.

Rolling out the Internal Ombudsman Scheme for Credit Information Companies

4.2 Reserve Bank of India had mandated implementation of the Internal Ombudsman mechanism for banks in 2018, Non-Bank Payment System Participants in 2019 and select NBFCs in 2021. The Internal Ombudsman mechanism serves as an apex level review mechanism for disposal of complaints which are partially or wholly rejected, with a view to strengthen the internal customer grievance redressal structure at the REs. In October 2022, the Internal Ombudsman mechanism was also extended to the Credit Information Companies (CICs) as a step towards strengthening the internal grievance redressal system of CICs. All CICs holding a Certificate of Registration under sub-section (2) of Section 5 of the Credit Information Companies (Regulation) Act, 2005, were directed to comply with the Reserve Bank (Credit Information Companies - Internal Ombudsman) Directions, 2022 by April 1, 2023. The direction, inter alia, covers the appointment/tenure, role and responsibilities, procedural guidelines, and oversight mechanism for the Internal Ombudsman. All complaints that are partly or wholly rejected by the CICs will be reviewed by the Internal Ombudsman before the final decision of the CIC is conveyed to the complainant.

Committee for Review of Customer Service Standards in RBI Regulated Entities

4.3 Considering the rapid transformation in the financial landscape consequent to the rising customer base of the banks, the number of service providers, advent of new technology and digital products, as also keeping in view the increase in volume of digital transactions emerging from innovations in payment systems, it was announced in the bi-monthly Monetary Policy Review Statement on April 08, 2022 to set up a

Committee to examine and review the standards of customer service in the REs, assess adequacy of customer service regulation and suggest measures for improving the same. Accordingly, the Committee under chairmanship of Shri B P Kanungo, former Deputy Governor, Reserve Bank of India was constituted on May 23, 2022. The Committee has since submitted its report to RBI, suggesting measures for strengthening customer service regulation, improving customer service in REs and leveraging technology for better customer service delivery and fraud prevention. The report of the Committee was uploaded on the Reserve Bank website on June 05, 2023 inviting comments and feedback from the stakeholders and members of the public by July 7, 2023. The recommendations of the committee are under examination and will be considered for implementation after taking into consideration, the suggestions and feedback received.

G20 High-Level Principles on Financial Consumer Protection⁹

4.4 In 2022, the G20 High-Level Principles on Financial Consumer Protection, which were first released in 2011, were reviewed and updated. The update was undertaken by the G20/OECD Task Force on Financial Consumer Protection, in collaboration with the Global Partnership on Financial Inclusion. The updated Principles were endorsed by G20 Leaders at the Bali Summit on November 15-16, 2022 and adopted by OECD Governments on December 12, 2022. The major change to the Principles were inclusion of two new Principles, viz., 'Access and Inclusion' and 'Quality Financial Products', with a view to ensuring a holistic approach to financial consumer protection. Further, three new cross-cutting themes namely 'Digitalisation', 'Financial Well-being' and 'Sustainable Finance' were enumerated, which are relevant to the consideration and implementation of each of the Principles. These Principles are the leading international standard for effective and comprehensive financial consumer protection frameworks.

⁹ Source: <https://www.oecd.org/finance/high-level-principles-on-financial-consumer-protection.htm>



Note: The green text illustrates the revisions to the existing Principles.

Pan India Intensive Awareness Campaign

4.5 RBI launched a Pan India Awareness Campaign during the year 2022-2023 to ensure deeper percolation of the financial consumer awareness on safe banking practices, RBI's AGR mechanism and extant regulations for protection of consumer interests. The campaign was run as a multi-phased, multi-pronged financial awareness campaign in the wake of the "Azadi ka Amrut Mahotsav" and covered three phases, viz., i) the Ombudsman Speak events, ii) Talkathon by Top Management and iii) a month long Nationwide Intensive Awareness Programme (NIAP). The objective of the campaign was to reach the hitherto excluded/ isolated sections of populations and remotest areas in the country, especially in the Tier-III and IV cities, rural areas, etc.

4.6 The NIAP encompassed month long awareness events from November 1 to 30, 2022 in collaboration with the REs to leverage on their extensive reach across the nooks and corners of the country. During the campaign awareness messages were broadcast through print, multimedia channels, RBI website, 'RBI-says', interactive voice response system and 'RBI Kehta Hai', etc., in addition to various physical interactions / interface programmes with the common public. Majority of the

campaigns were carried out in regional / local languages using channels with local outreach. Several innovative strategies along with regular public awareness campaigns were deployed to reach out to the public, a few of which included, folk arts, nukkad nataks, puppet shows, skits, magic shows, street plays, sports competitions, flash mobs, rallies, half-marathons, cyclethon, formation of human chains, crosswords, etc.

4.7 During the NIAP campaign, approx. 1.63 lakh programmes were carried out, of which around 1.28 lakh programmes were carried out in physical mode. Approximately three crore persons participated physically in these programmes and the online channel reached out to near-about 25 crore people. Special drives were conducted for vulnerable sections of the population and around 16,000 differently abled and over 82,000 senior citizens participated in these activities. Focused drives were organised for around 22,000 recovery agents on fair practices and extant guidelines on loan recovery.

4.8 Further, Talkathon / Media Interaction by Senior Management of RBI on August 29, 2022 at New Delhi Office was held to generate awareness on AGR framework of RBI, inter alia, covering salient features of RB-IOS, 2021, procedure to lodge complaint, Do's and Don'ts for filing a complaint, different modes of resolution of complaints, etc.

4.9 The second edition of 'Ombudsman Speak' event on March 15, 2023 on the occasion of 'World Consumer Rights Day' was conducted during India's ongoing presidency of G20. The 22 RBI Ombudsmen across the country interacted with the local / regional multimedia channels in their respective regions and employed diverse strategies for spreading awareness in regional languages for vulnerable sections, such as senior citizens, women, members of Self-Employed Women's Organization, differently abled citizens, members of merchant associations, etc.

4.10 In addition, 238 awareness programmes and 48 town-hall meetings were conducted through the ORBIOs and CEPCs with focus on specific groups such as servicemen, school / college students, consumer groups, etc. A list of the awareness programmes conducted is provided in the **Appendix 4.1**.

4.11 A booklet, namely, 'Raju and the Forty Thieves' in Hindi and English was released to provide glimpses of the modus operandi in fraudulent financial events and simple tips about Do's and Don'ts as safeguards against such incidents. The booklet is also available in multiple regional languages such as Marathi, Punjabi, Tamil, Kannada, Oriya, Malayalam, Gujrati, Bengali, Telugu, Assamese, and Urdu, and on the RBI website.

Review of the framework for Strengthening of Grievance Redress Mechanism in banks

4.12 Reserve Bank had rolled out the 'Framework for Strengthening the Grievance Redress mechanism in banks' in January 2021, comprising enhanced disclosure requirements on complaints, recovery of cost of redress of complaints from outlier banks, intensive review of banks' internal grievance redress mechanism and supervisory actions against banks having persistent issues in their grievance redress mechanism. For the year 2022-23, recoveries to the tune of ₹5.9 crore shall be made from 32 banks.

4.13 The Reserve Bank has reviewed the existing framework on the basis of feedback received from the REs as well as the experience gained in implementing the framework since January 2021. Based on the outcomes, further enhancement to the mechanism is being examined.

Opening / reorganisation of ORBIOs

4.14 All Ombudsman offices operate under the overarching "One Nation One Ombudsman" principle. In 2022-23, the Reserve Bank reviewed the geographic presence of the Offices of RBI Ombudsman (ORBIOs) in an attempt to spread them across the country and also make them available in different regions keeping in view the volume of origination of complaints. Accordingly, a new ORBIO was operationalized at Shimla with effect from April 01, 2023. The opening of the new ORBIO at Shimla shall also give a fillip to the focused awareness activities in the distant regions of Himachal Pradesh. Further, considering the higher volume of complaints received from the states of Tamil Nadu and West Bengal, additional ORBIOs have been operationalized at Chennai and Kolkata with effect from April 17,

2023 and June 01, 2023, respectively. ORBIO, New Delhi I and ORBIO, New Delhi III were merged into single office i.e. ORBIO, New Delhi I.

Digitalisation of data compiled through incognito visits

4.15 Incognito Visits play an important role in assessing compliance to regulatory guidelines on customer service aspects at field level and as an effective tool of supervision for protection of consumers through appropriate action against poor customer service by the REs. The Regional Offices of RBI, conduct Incognito Visits of bank branches on half yearly basis, to assess the level of customer service through a checklist. The checklist for Incognito Visits consists of a questionnaire to assess overall customer service standards in banks, with focused assessment of customer services in specific areas as identified on basis of complaints received. During the year, in order to capture granular details, expedite the compilation of reports submitted, and effective resource utilization at offices, the process was digitalised for enhanced data utility and analysis.

Important regulatory measures relating to Customer Service and Protection taken by RBI

4.16 The most important regulatory measures during the year 2022-23, for improving customer experience of banking services, covered guidelines / instructions relating to establishment of Digital Banking Units to facilitate customers in adopting digital modes / channels and create awareness on digital banking, Interoperable Card-less Cash Withdrawal facility at ATMs through use of Unified Payments Interface, provision of doorstep banking services by financially sound and well managed (FSWM) Primary (Urban) Co-operative banks (UCB) on voluntary basis and non-FSWM UCBs with the approval of RBI, enhancement of per transaction limit for subsequent transactions (without additional factor of Authentication) under the e-mandate framework for recurring transactions from ₹5000/- to ₹15,000/-, revised eligibility criteria for Regional Rural Banks to offer Internet Banking Facility and extension of timeline for renewal of existing agreements for the safe deposit lockers in a phased manner till December 31, 2023.

4.17 Steps were also taken to address issues related to customer protection and grievance redress, which included issuance of guidelines for digital lending to address

concerns arising out of unbridled engagement of outsourced agents, specification of permissible hours for calling the borrowers for recovery of overdue loans by the RBI's regulated entities and their Recovery Agents and restrictions on Storage of Actual Card Data to prevent misuse of card data.

4.18 A chronology of the salient policy initiatives is given in the **Appendix 4.2**.

Root Cause Analysis (RCA) of major areas of complaints

4.19 The RCA of major grounds of complaints undertaken by the ORBIOs and CEPCs are compiled in CEPD with the objective of identifying and addressing the underlying deficiencies in customer service and initiating actions to address them. The root causes of the complaints also serve as inputs for policy interventions. The major findings from RCAs undertaken during the year are summarized below:

- i. Occurrence of unauthorized / fraudulent digital transactions due to lack of robust fraud prevention mechanisms in REs as well as customers divulging sensitive information.
- ii. Inordinate delay in reversal of failed transaction due to lack of daily reconciliation by the REs.
- iii. Lack of proper communication from REs / DLAs regarding terms and conditions of the loan such as applicable interest rate, foreclosure and other charges.
- iv. Non-availability of adequate and centralised bank-level mechanism for resolution of pension related issues.
- v. Levying charges on non-maintenance of minimum balance in deposit accounts due to gap in the Board approved policy of the bank.
- vi. Cross selling / mis-selling of products due to information asymmetry between the customer and the REs.
- vii. Inordinate delay in reporting updated credit information to the CICs resulting in wrong credit report.
- viii. REs' failure to sensitize their recovery agents regarding extant regulatory guidelines on the recovery operations.

Way forward

4.20 During the period April 1, 2023 to March 31, 2024, Consumer Education and Protection Department has identified the following goals, under the Reserve Bank's medium-term strategy framework (Utkarsh 2.0), for enhancing consumer protection and improving grievance redress mechanisms:

- i. Review, consolidate and update the extant Reserve Bank regulatory guidelines on customer service;
- ii. Review and integrate the internal ombudsman schemes, applicable to different RE types;
- iii. Establish Reserve Bank Contact Centre at two additional locations for local languages, including disaster recovery and business continuity facility.

4.21 RBI will also explore leveraging Artificial Intelligence in Complaint Management System for better complaint categorisation, decision-making support and better customer experience with a view to strengthening customer protection and improving expediency of grievance redressal.

4.22 Further, the recommendations of the Committee for Review of Customer Service Standards in RBI Regulated Entities will be pursued for enriching the experience of customers and quality customer service by the Regulated Entities.

APPENDICES

Appendix 1.1: Mode of receipt of complaints at the ORBIOs for the past three years

Mode of receipt	2020-21 #		2021-22 \$		2022-23	
	Number	Share	Number	Share	Number	Share
Complaint Portal / Online	2,21,911	58.05%	1,83,887	60.39%	1,31,569	56.06%
Email	1,25,859	32.92%	86,541	28.42%	69,419	29.58%
Physical Letter	34,522	9.03%	34,068	11.19%	33,702	14.36%
TOTAL	3,82,292		3,04,496		2,34,690	

Note: Excludes complaints handled at CRPC during FY 2021-22 and 2022-23

Data pertains to overall appeals received during the year under BOS, OSNBFC and OSDT

\$ Data pertains to overall appeals received during the year under BOS, OSNBFC, OSDT and RB-IOs, 2021

Appendix 1.2: Office-wise receipt of Appeals during April 1, 2022 to March 31, 2023

ORBIO	Overall	RBIOS	BOS	OSNBFC
Ahmedabad	3	3		
Bangalore	7	7		
Bhopal	4	4		
Bhubaneswar	10	10		
Chandigarh	1	1		
Chennai	11	11		
Dehradun	3	3		
Guwahati	15	14	1	
Hyderabad	5	5		
Jaipur	3	3		
Jammu	7	7		
Kanpur	6	5	1	
Kolkata	2	2		
Mumbai-I	4	4		
Mumbai-II	4	4		
New Delhi-I	12	12		
New Delhi-II	5	4		1
New Delhi-III	11	11		
Patna	1	1		
Raipur	5	5		
Ranchi	2	2		
Thiruvananthapuram	1	1		
Total	122	119	2	1

Appendix 1.3: Office-wise Cost of handling complaints

ORBIO	Average Cost (in ₹)	Total Cost (in ₹)
Ahmedabad	8,637	9,90,41,231
Bengaluru	5,336	5,86,78,714
Bhopal	6,685	6,92,85,773
Bhubaneswar	5,067	5,43,63,232
Chandigarh	5,300	5,92,33,060
Chennai	6,245	7,25,18,101
Dehradun	5,386	5,63,50,000
Guwahati	9,153	8,01,18,000
Hyderabad	4,067	4,35,66,781
Jaipur	4,610	4,90,50,696
Jammu	4,965	4,99,87,750
Kanpur	5,561	5,70,45,882
Kolkata	5,188	5,94,23,145
Mumbai-I	5,883	6,97,01,694
Mumbai-II	6,681	8,22,60,322
New Delhi-I	5,485	6,16,15,371
New Delhi-II	6,248	5,57,35,347
New Delhi-III	6,449	5,46,48,020
Patna	5,703	6,08,82,199
Raipur	1,081	1,15,26,054
Ranchi	2,501	2,62,50,100
Thiruvananthapuram	4,573	5,20,27,048
CRPC Cost	247	11,60,13,302
CMS Cost	39	3,62,99,710
Cost of handling a complaint	2,041	143,56,21,531

Appendix 1.4: Mode of disposal of Maintainable Complaints against Scheduled Commercial Banks

Name of the Bank	Total Maintainable Complaints disposed during the year 2022-23	Of (2), Complaints resolved through conciliation/ mediation/ issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
(1)	(2)	(3)	(4)	(5)
Public Sector Banks				
STATE BANK OF INDIA	30,011	17,354	3	0
BANK OF BARODA	7,216	4,557	7	0
BANK OF INDIA	4,636	3,200	0	0
BANK OF MAHARASHTRA	1,473	970	1	0
CANARA BANK	5,938	3,719	0	0
CENTRAL BANK OF INDIA	3,393	2,323	2	0
INDIAN BANK	4,044	2,644	0	0
INDIAN OVERSEAS BANK	1,432	804	1	0
PUNJAB AND SIND BANK	401	241	0	0
PUNJAB NATIONAL BANK	9,766	6,282	2	0
UCO BANK	2,042	1,465	2	0
UNION BANK OF INDIA	6,167	3,924	2	0
All Public Sector Banks	76,519	47,483	20	0
Private Sector Banks				
AXIS BANK LIMITED	10,482	5,640	0	0
BANDHAN BANK LIMITED	490	268	0	0
CSB BANK LIMITED	78	50	0	0
CITY UNION BANK LIMITED	148	82	0	0
DCB BANK LIMITED	268	159	0	0
DHANLAXMI BANK LIMITED	32	16	0	0
FEDERAL BANK LIMITED	1073	581	0	0
HDFC BANK LIMITED	10,187	4,622	2	0
ICICI BANK LIMITED	12,114	6,486	0	0
IDBI BANK LIMITED	1,264	702	0	0
IDFC FIRST BANK LIMITED	3,045	1,939	0	0
INDUSIND BANK LIMITED	3,049	1,508	0	0
JAMMU & KASHMIR BANK LIMITED	364	221	0	0
KARNATAKA BANK LIMITED	353	192	0	0
KARUR VYSYA BANK LIMITED	369	225	0	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2022-23	Of (2), Complaints resolved through conciliation/ mediation/ issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
KOTAK MAHINDRA BANK LIMITED	4,921	2,654	0	0
NAINITAL BANK LIMITED	48	30	0	0
RBL BANK LIMITED	2,802	1,660	0	0
SOUTH INDIAN BANK LIMITED	279	117	0	0
TAMILNAD MERCANTILE BANK LIMITED	169	77	0	0
YES BANK LIMITED	1,922	1061	1	0
All Private Sector Banks	53,457	28,290	3	0
Payment Banks				
AIRTEL PAYMENTS BANK LIMITED	1,070	753	0	0
FINO PAYMENTS BANK LIMITED	147	88	0	0
INDIA POST PAYMENTS BANK LIMITED	188	89	0	0
PAYTM PAYMENTS BANK LIMITED	2,399	1356	0	0
All Payment Banks	3,804	2,286	0	0
Small Finance Banks				
AU SMALL FINANCE BANK LIMITED	671	307	0	0
CAPITAL SMALL FINANCE BANK LIMITED	21	10	0	0
EQUITAS SMALL FINANCE BANK LIMITED	221	108	0	0
ESAF SMALL FINANCE BANK LIMITED	40	19	0	0
FINCARE SMALL FINANCE BANK LIMITED	92	62	0	0
JANA SMALL FINANCE BANK LIMITED	208	111	0	0
NORTH EAST SMALL FINANCE BANK LIMITED	6	5	0	0
SHIVALIK SMALL FINANCE BANK LIMITED	29	17	0	0
SURYODAY SMALL FINANCE BANK LIMITED	51	33	0	0
UJJIVAN SMALL FINANCE BANK LIMITED	155	82	0	0

Name of the Bank	Total Maintainable Complaints disposed during the year 2022-23	Of (2), Complaints resolved through conciliation/ mediation/ issuance of advisories	Of (2) Complaints resolved through Awards	Of (4), Awards unimplemented within stipulated time (other than appealed)
UNITY SMALL FINANCE BANK LIMITED	10	5	0	0
UTKARSH SMALL FINANCE BANK LIMITED	71	44	0	0
All Small Finance Banks	1,575	803	0	0
Foreign Banks				
AB BANK LIMITED	-	-	0	0
ABU DHABI COMMERCIAL BANK PJSC	1	1	0	0
AMERICAN EXPRESS BANKING CORP.	252	128	0	0
BARCLAYS BANK PLC	11	8	0	0
BANK OF AMERICA NATIONAL ASSOCIATION	7	6	0	0
BNP PARIBAS	2	2	0	0
CITIBANK N.A	1,061	404	0	0
DBS BANK INDIA LIMITED	263	163	5	0
DEUTSCHE BANK AG	71	39	0	0
HONGKONG AND SHANGHAI BANKING CORPN. LIMITED	252	140	0	0
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	1	1	0	0
MUFG BANK LIMITED	1	1	0	0
NATWEST MARKETS PLC (ERSTWHILE THE ROYAL BANK OF SCOTLAND PLC)	1	1	0	0
SBER BANK	1	1	0	0
SBM BANK (INDIA) LIMITED	796	611	0	0
SHINHAN BANK	1	1	0	0
STANDARD CHARTERED BANK	1,538	914	0	0
WOORI BANK	4	2	0	0
All Foreign Banks	4,263	2,423	5	0
All Regional Rural Banks	3,774	1,777	1	0
All Scheduled Commercial Banks	1,43,392	83,062	29	0
Others (Including Co-operative Banks, NBFCs and NB-PSPs)	29,176	16,122	9	0
GRAND TOTAL	1,72,568	99,184	38	0

Appendix 2.1: Receipt of complaints at CRPC

Particulars	November 12, 2021 to March 31, 2022	April 1, 2022 to March 31, 2023
Complaints received during the period	1,49,419	5,89,504
Out of above, complaints which were:		
(a) Assigned to ORBIOs	32,551	1,11,574
(b) Assigned to CEPCs	3,180	9,076
(c) Closed at CRPC as non-complaint / non-maintainable complaints	1,07,821	4,68,270
Complaints pending at the end of the period	5,867	584

Note: 584 complaints have since been disposed.

Appendix 2.2: Month wise receipt of complaints at CRPC

Month	2021-22			2022-23		
	Received during the month	Disposed during the month	% of complaints disposed during the month	Received during the month	Disposed during the month	% of complaints disposed during the month
April				43,176	21,739	50.35%
May				41,809	42,392	101.39%
June				42,615	45,307	106.32%
July				42,699	47,080	110.26%
August				50,498	49,522	98.07%
September				54,453	54,621	100.31%
October				48,754	46,918	96.23%
November	16,565	2,446	14.77%	51,774	54,386	105.05%
December	27,745	15,379	55.43%	54,159	52,412	96.77%
January	29,399	27,268	92.75%	56,988	58,866	103.30%
February	32,026	45,648	142.53%	49,170	49,193	100.05%
March	43,684	52,811	120.89%	53,409	66,484	124.48%
Total	1,49,419	1,43,552		5,89,504	5,88,920	

Appendix 2.3: Mode of receipt of complaints at CRPC

Mode of Receipt	November 12, 2021 to March 31, 2022	% to total complaints	April 1, 2022 to March 31, 2023	% to total complaints
Email	1,24,367	83.23%	5,19,484	88.12%
Physical Letter	23,027	15.41%	58,794	9.97%
CPGRAMS	2,025	1.36%	11,226	1.91%
Total	1,49,419		5,89,504	

Appendix 3.1: Position of complaints received through CPGRAMS

Name of the RBIO	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)	2022-23 (Apr – Mar)
Ahmedabad	107	156	395
Bengaluru	106	123	350
Bhopal	54	111	524
Bhubaneswar	31	33	323
Chandigarh	62	102	324
Chennai	1,063	629	293
Dehradun	27	55	390
Guwahati	16	44	228
Hyderabad	49	74	326
Jaipur	59	94	437
Jammu	4	56	322
Kanpur	152	141	534
Kolkata	737	568	451
Mumbai-I	145	178	369
Mumbai-II	1,324	765	507
New Delhi-I	146	144	544
New Delhi-II	1,779	1,292	401
New Delhi-III	50	66	240
Patna	55	102	552
Raipur	8	82	290
Ranchi	15	85	409
Thiruvananthapuram	24	56	244
Total	6,013	4,956	8,453

Appendix 3.2: Applications received by ORBIOs and CRPC under RTI Act, 2005

Name of the RBIO	2020-21 (Apr – Mar)	2021-22 (Apr – Mar)	2022-23 (Apr - Mar)
Ahmedabad	25	39	35
Bengaluru	55	76	49
Bhopal	28	18	26
Bhubaneswar	35	21	41
Chandigarh	150	156	47
Chennai	101	96	73
Dehradun	39	48	54
Guwahati	15	13	36
Hyderabad	34	48	28
Jaipur	123	80	56
Jammu	3	11	40
Kanpur	190	187	90
Kolkata	69	61	41
Mumbai-I	106	114	56
Mumbai-II	105	68	57
New Delhi-I	108	81	61
New Delhi-II	160	132	72
New Delhi-III	46	42	60
Patna	79	72	57
Raipur	7	7	33
Ranchi	9	9	46
Thiruvananthapuram	12	18	47
Total (A)	1,499	1,397	1,105
CRPC (B)	-	99	267
Total (A+B)	1,499	1,496	1,372

Note: Where a single RIA is marked to more than one ORBIO or to CRPC; that RIA is counted for all the Ombudsman offices concerned / CRPC for that particular RIA. Further, RIAs which were dealt by Ombudsman Office of BOS, NBFC and Digital Transactions have been clubbed for the year 2020-21 and 2021-22

**Appendix 4.1: Number of awareness programmes conducted
during April 1, 2022 to March 31, 2023**

ORBIO	No. of Townhall Events	No. of Awareness Programmes
Ahmedabad	2	13
Bengaluru	2	12
Bhopal	2	12
Bhubaneswar	2	8
Chandigarh	2	9
Chennai	3	13
Dehradun	2	6
Guwahati	2	12
Hyderabad	2	7
Jaipur	2	22
Jammu	4	9
Kanpur	2	12
Kolkata	2	11
Mumbai-I	3	13
Mumbai - II	2	18
New Delhi I	2	12
New Delhi II	1	4
New Delhi-III	2	15
Patna	2	8
Raipur	2	6
Ranchi	2	4
Thiruvananthapuram	3	12
Total	48	238

Appendix 4.2: Important policy initiatives relating to Customer Service issued by RBI in 2022-23 (April – March)

Date of Announcement	Policy Initiative
April 01, 2022	<p>Master Circular - Disbursement of Government Pension by Agency Banks (RBI/2022-23/09 DGBA.GBD.No.S2/31.02.007/2022-23): The Master Circular mandated prompt implementation of Government order relating to payment of Dearness Relief to pensioners, procedure for recovery of excess pension payment, acknowledgement for receipt of life certificate, compensate the pensioner for delay in crediting pension/ arrears, compensation to the pensioner for delay in crediting pension/ arrears, etc., in order to obviate the difficulty faced by the pensioners.</p>
April 01, 2022	<p>Master Circular– Facility for Exchange of Notes and Coins (RBI/2022-23/01 DCM(NE)No.G-5/08.07.18/2022-23): Mandates, <i>inter-alia</i>, all branches of banks in all parts of the country to issue fresh/ good quality notes and coins of all denominations, exchange soiled/ mutilated/ defective notes and accept coins and notes either for transactions or exchange to the members of public, so that there is no need for them to approach the RBI Regional Offices for this purpose.</p>
April 01, 2022	<p>Master Direction – Scheme of Penalties for bank branches and Currency Chests for deficiency in rendering customer service to the members of public (RBI/2022-23/04 DCM (CC) No.G-5/03.44.01/2022-23): The Scheme of Penalties for bank branches including currency chests has been formulated in order to ensure that all bank branches / currency chests provide better customer service to the members of public / linked bank branches keeping in view the objectives of Clean Note Policy and enhancing operational efficiency.</p>
April 07, 2022	<p>Establishment of Digital Banking Units (DBUs) (RBI/2022-23/19 DOR.AUT.REC.12/22.01.001/2022-23): Guidelines on establishment of Digital Banking Units (DBUs) were issued to all domestic scheduled commercial banks (excluding regional rural banks, payments banks and local area banks). The guidelines define digital banking, DBU, digital banking products and digital banking segment, and cover the infrastructure and resources required by DBUs, and the products and services</p>

Date of Announcement	Policy Initiative
	that could be offered by them. The DBUs shall facilitate customers in adopting digital modes/channels and create awareness on digital banking.
April 21, 2022	<p>Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions, 2022 (RBI/2022-23/92 DoR.AUT.REC.No.27/24.01.041/2022-23): The instructions contained in Master Circular (July 2015) on credit card, debit card and rupee denominated co-branded pre-paid card operations of banks and credit card issuing NBFCs, were updated and issued in the form of Master Direction (MD) - Credit Card and Debit Card - Issuance and Conduct. Aspects such as closure of a credit card account, issuance of credit card for business purpose, billing issues, adjustment of credit transactions, new form factors, issues relating to co-branded arrangement, mis-selling, etc., have been strengthened in the circular.</p>
May 19, 2022	<p>Interoperable Card-less Cash Withdrawal (ICCW) at ATMs (RBI/2022-23/54 CO.DPSS.POLC.No.S-227/02-10-002/2022-23): All banks, ATM networks and WLAOs were advised to provide the option of ICCW at their ATMs. NPCI was advised to facilitate Unified Payments Interface (UPI) integration with all banks and ATM networks. While UPI would be used for customer authorisation in such transactions, settlement would be through the National Financial Switch (NFS) / ATM networks. Withdrawal limits for ICCW transactions is in-line with the limits for regular on-us / off-us ATM withdrawals.</p>
May 23, 2022	<p>Committee for Review of Customer Service Standards in RBI Regulated Entities: A Committee (Chairman: Shri B P Kanungo, Former Deputy Governor, RBI) for Review of Customer Service Standards in RBI Regulated Entities (REs) was constituted for examining and reviewing the customer service standards in the REs and adequacy of customer service regulations and suggest measures to improve customer protection.</p>
June 16, 2022	<p>Processing of e-mandates for recurring transactions (RBI/2022-23/73 CO.DPSS.POLC.No.S-518/02.14.003/2022-23): The e-mandate framework for recurring transactions was revised enhancing the limit for subsequent transactions without</p>

Date of Announcement	Policy Initiative
	additional factor of authentication (AFA) from ₹5,000 to ₹15,000.
July 28, 2022	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)] (RBI/2022-2023/95 CO.DPSS.POLC.No.S-760/02-14-003/2022-23): For ease of transition to an alternate system in respect of transactions where cardholders decide to enter the card details manually at the time of undertaking the transaction, merchants or their Payment Aggregator (PAs) were permitted to store card data till settlement or T+4 days (whichever is earlier) and acquiring banks were permitted to store card data till January 31, 2023.
August 05, 2022	Extension of Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021) to Credit Information Companies (CICs) (CEPD.PRD.No.S544/ 13.01.001/ 2022-23): To provide an avenue for expeditious and cost free Alternate Grievance Redress to the customers of REs covered under the RB-IO, 2021 for grievances relating to credit information, the CICs have been brought under the ambit of RB-IO, 2021 with effect from September 1, 2022.
August 12, 2022	Outsourcing of Financial Services - Responsibilities of regulated entities employing Recovery Agents (RBI/2022-23/108 DOR.ORG.REC.65/21.04.158/2022-23): Regulated Entities of RBI shall strictly ensure that they or their agents do not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, including acts intended to humiliate publicly or intrude upon the privacy of the debtors' family members, referees and friends, sending inappropriate messages either on mobile or through social media, making threatening and/ or anonymous calls, persistently calling the borrower and / or calling the borrower before 8:00 a.m. and after 7:00 p.m. for recovery of overdue loans, making false and misleading representations, etc.
September 02, 2022	Guidelines on Digital Lending (RBI/2022-23/111 DOR.CRE.REC.66/21.07.001/2022-23): Guidelines on Digital Lending were issued to address concerns such as, mis-selling, breach of data privacy, customer grievance redressal, unfair business conduct, and unethical recovery practices, arising out

Date of Announcement	Policy Initiative
	of unbridled engagement of outsourced agents (lending service providers) to carry out various lending activities.
September 21, 2022	<p>MANI (Mobile Aided Note Identifier) – Introduction of multi-lingual audio notification (Press Release: 2022-2023/899):</p> <p>MANI which identifies the denomination of banknotes through audio notification in Hindi and English, is now capable of notifying the banknote denomination in 11 other languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu, Urdu). The MANI application is free and can be downloaded from the Android Play Store and iOS App Store without any charges/payment.</p>
October 06, 2022	<p>Appointment of Internal Ombudsman (IO) by the Credit Information Companies (CICs) (RBI/2022-23/124 CEPD.PRD.No.S806/13-01-008/2022-23): To strengthen and improve the efficiency of the internal grievance redressal mechanism of CICs, all CICs were directed to appoint an Internal Ombudsman (IO) by April 1, 2023. The IO is an independent authority at the apex of the CIC’s internal grievance redress mechanism and reviews consumer complaints rejected wholly or partly by the CIC.</p>
November 01, 2022	<p>Eligibility Criteria for offering Internet Banking Facility by Regional Rural Banks, 2022 (RBI/2022-23/135 DoR.AUT.REC.81/24.01.001/2022-23): Keeping in view the need to promote the spread of digital banking for customers in rural areas, the eligibility criteria applicable to Regional Rural Banks for offering Internet Banking with transactional facility to their customers have been revised.</p>
November 02, 2022	<p>Nation-wide Awareness Programme:</p> <p>The Reserve Bank, in collaboration with REs, initiated a nation-wide consumer financial awareness programme with deeper outreach covering all segments of population, especially those in rural and semi-urban areas. The campaign was customised regionally for a better connect. While emphasising information on customer rights, customer protection and grievance redress framework under RB-IOS, 2021, the campaign also endeavored to deepen percolation of awareness on protection</p>

Date of Announcement	Policy Initiative
	against digital and electronic financial transaction frauds covering do's and don'ts, safeguards and prevention.
December 07, 2022	<p>Enhancements to Unified Payments Interface (UPI) – Processing Mandates with Single-Block-and-Multiple-Debits: To ease making payments in e-commerce space and towards investments in securities, RBI has announced enhancements to UPI to facilitate processing mandates with single-block-and-multiple-debits.</p>
January 23, 2023	<p>RBI extends time for renewal of agreements for existing Safe Deposit Locker/Safe Custody Article Facility Provided by Banks (RBI/2022-23/168 CO.CEPD.PRS.No.S1233/13-01-018/2022-2023): In order to alleviate the difficulties faced by customers in renewing their locker agreement with banks, the deadline for banks to complete the process of renewal of existing agreements for the safe deposit lockers was extended by an year to December 31, 2023, with intermediate milestones of 50 per cent by June 30, 2023, and 75 per cent by September 30, 2023. The banks were advised to facilitate execution of the fresh/supplementary stamped agreements with their customers by taking measures such as arranging stamp papers, franking, electronic execution of agreement, e-stamping, etc. and provide a copy of the executed agreement to the customer. Where operations in lockers had been frozen for non-execution of agreement by January 1, 2023, the same were advised to be unfrozen with immediate effect.</p>
February 10, 2023	<p>Issuance of PPIs to Foreign Nationals / Non-Resident Indians (NRIs) visiting India (RBI/2022-23/176 CO.DPSS.POLC.No.S-1907/02.14.006/2022-23): NRIs and foreign nationals (from G20 countries) were permitted access to UPI for their merchant payments [peer-to-merchant (P2M)] in India.</p>

Annex 1: Statement of complaints received against banks by the ORBIOs during April 1, 2022 – March 31, 2023

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1000 Outstanding	Complaints related to CC* per 1000 CC* Outstanding	Digital Complaints per 1000 digital transactions executed through the bank	Non-digital Complaints per 1000 accounts #	ATM / Debit Cards	Mobile / electronic banking	Credit Cards	Loans and advances	Deposit Accounts related	Pension payments	Remittances	Para banking	Notes and Coins	OTHERS
Public Sector Banks																
STATE BANK OF INDIA	40,345	1.61	0.027	0.084	0.00039	0.036	7,470	10,202	1,405	6,599	7,516	1,517	603	603	131	4,299
BANK OF BARODA	9,944	1.18	0.022	0.289	0.00038	0.030	1,807	2,045	562	1,736	2,052	224	186	146	24	1,162
BANK OF INDIA	5,958	1.10	0.030	1.128	0.00067	0.034	1,403	1,011	87	1,082	1,205	187	121	86	16	760
BANK OF MAHARASHTRA	1,920	0.84	0.041	0.388	0.00034	0.029	555	357	13	309	294	46	31	29	8	278
CANARA BANK	7,925	0.78	0.025	0.232	0.00031	0.044	1,274	1,217	145	1,975	1,774	261	144	118	25	992
CENTRAL BANK OF INDIA	4,412	0.95	0.036	-	0.00055	0.028	1,014	685	48	787	860	322	78	39	19	560
INDIAN BANK	5,332	0.87	0.035	0.470	0.00040	0.028	1,103	770	80	1,197	1,087	293	95	85	17	605
INDIAN OVERSEAS BANK	2,080	0.63	0.019	0.288	0.00019	0.024	312	309	23	612	415	64	51	21	3	270
PUNJAB AND SIND BANK	552	0.34	0.034	-	0.00080	0.027	126	75	1	140	105	12	11	7	-	75
PUNJAB NATIONAL BANK	12,850	1.14	0.069	0.511	0.00061	0.036	2,818	2,157	162	2,170	2,724	934	214	216	57	1,398
UCO BANK	2,629	0.81	0.028	-	0.00061	0.028	352	894	16	447	430	100	49	18	6	317
UNION BANK OF INDIA	8,197	0.93	0.036	0.338	0.00032	0.030	1,823	1,606	218	1,500	1,482	277	153	101	28	1,009
All Public Sector Banks	1,02,144	1.13	0.031	0.134	0.00041	0.033	20,057	21,328	2,760	18,554	19,944	4,237	1,736	1,469	334	11,725

* DC – Debit Card; CC – Credit Card;
Sum of deposit and credit accounts.

Annex 1: Statement of complaints received against banks by the ORBIOs during April 1, 2022 – March 31, 2023 (Contd.)

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1000 ATM/DC* Outstanding	Complaints related to CC* per 1000 CC* Outstanding	Digital Complaints per 1000 digital transactions executed through the bank	Non-digital Complaints per 1000 accounts #	ATM / Debit Cards	Mobile / electronic banking	Credit Cards	Loans and advances	Deposit Accounts related	Pension payments	Remittances	Para banking	Notes and Coins	OTHERS
Private Sector Banks																
AXIS BANK LIMITED	13,713	2.70	0.041	0.379	0.00063	0.081	1,254	1,668	4,593	2,417	2,295	24	167	193	28	1,074
BANDHAN BANK LIMITED	666	0.11	0.017	-	0.00030	0.012	92	125	6	220	113	-	7	19	4	80
CITY UNION BANK LIMITED	237	0.31	0.007	0.660	0.00009	0.026	18	43	4	79	51	1	1	2	-	38
CSB BANK LIMITED	145	0.20	0.010	0.310	0.00017	0.044	9	8	2	66	39	1	2	-	-	18
DCB BANK LIMITED	388	0.87	0.021	-	0.00048	0.131	20	18	2	244	78	-	4	4	1	17
DHANLAXMI BANK LIMITED	55	0.20	0.011	0.219	0.00022	0.022	6	4	2	16	21	-	1	1	-	4
FEDERAL BANK LIMITED	1,468	1.04	0.020	0.172	0.00044	0.030	256	422	95	243	310	1	16	16	1	108
HDFC BANK LIMITED	14,979	1.90	0.029	0.201	0.00046	0.053	1,490	3,273	3,516	3,124	1,909	13	205	175	33	1,241
ICICI BANK LIMITED	16,602	2.87	0.046	0.317	0.00075	0.072	1,515	3,096	4,581	3,189	2,254	27	291	173	34	1,442
IDBI BANK LIMITED	1,658	0.77	0.019	0.660	0.00022	0.076	215	313	29	491	322	5	36	38	2	207
IDFC FIRST BANK LIMITED	4,158	3.71	0.032	0.295	0.00077	0.066	200	680	456	2,003	441	1	39	43	3	292
INDUSIND BANK LIMITED	3,954	1.68	0.044	0.457	0.00100	0.044	368	493	1,017	1,046	587	1	80	38	8	316
JAMMU & KASHMIR BANK LIMITED	483	0.48	0.036	0.116	0.00208	0.011	138	128	9	83	53	6	4	6	-	56
KARNATAKA BANK LIMITED	440	0.47	0.018	-	0.00026	0.016	95	112	2	112	59	-	5	1	5	49
KARUR VYSYA BANK LIMITED	530	0.59	0.009	0.384	0.00014	0.035	40	101	4	203	89	-	8	4	1	80
KOTAK MAHINDRA BANK LIMITED	7,414	3.82	0.017	0.245	0.00057	0.093	495	2,845	1,203	1,438	808	7	87	59	6	466
NAINITAL BANK LIMITED	61	0.35	0.053	-	0.01308	0.042	11	10	-	18	13	-	1	-	1	7
RBL BANK LIMITED	3,486	6.52	0.085	0.529	0.00442	0.060	137	149	2,335	471	227	1	11	13	2	140
SOUTH INDIAN BANK LIMITED	427	0.44	0.014	0.143	0.00039	0.024	50	100	29	122	78	1	6	3	-	38
TAMILNAD MERCANTILE BANK LIMITED	302	0.55	0.028	0.049	0.00034	0.026	62	45	2	104	51	-	3	1	1	33
YES BANK LIMITED	2,598	2.13	0.038	0.394	0.00037	0.146	168	440	559	747	335	2	40	39	2	266
All Private Sector Banks	73,764	1.74	0.031	0.310	0.00059	0.057	6,639	14,073	18,446	16,436	10,133	91	1,014	828	132	5,972

Annex 1: Statement of complaints received against banks by the ORBIOs during April 1, 2022 – March 31, 2023 (Contd.)

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1000 ATM/DC* Outstanding	Complaints related to CC* per 1000 CC* Outstanding	Digital Complaints per 1000 digital transactions executed through the bank	Non-digital Complaints per 1000 accounts #	ATM / Debit Cards	Mobile / electronic banking	Credit Cards	Loans and advances	Deposit Accounts related	Pension payments	Remittances	Para banking	Notes and Coins	OTHERS
Payment Banks																
AIRTEL PAYMENTS BANK LIMITED	1,370	41.52	0.014	-	0.00029	0.011	57	801	20	8	309	2	4	5	2	162
FINO PAYMENTS BANK LIMITED	226	2.94	0.008	-	0.00010	0.014	50	68	2	4	63	-	3	2	-	34
INDIA POST PAYMENTS BANK LIMITED	364	0.56	0.006	-	0.00016	0.003	57	131	1	11	106	1	3	12	1	41
JIO PAYMENTS BANK LIMITED	43	3.91	-	-	0.00124	-	3	26	1	-	4	-	1	-	-	8
NSDL PAYMENTS BANK LIMITED	107	107.00	0.006	-	0.00037	-	3	36	1	16	32	-	-	1	-	18
PAYTM PAYMENTS BANK LIMITED	3,513	501.86	0.006	-	0.00025	0.042	219	1,851	136	311	487	1	20	26	5	457
All Payment Banks	5,623	7.22	0.007	-	0.00024	0.014	389	2,913	161	350	1,001	4	31	46	8	720
Small Finance Banks																
AU SMALL FINANCE BANK LIMITED	899	1.13	0.014	0.450	0.00074	0.153	36	103	227	340	112	-	9	5	1	66
CAPITAL SMALL FINANCE BANK LIMITED	32	0.18	0.005	0.000	0.00050	0.031	1	8	-	10	7	-	1	-	-	5
EQUITAS SMALL FINANCE BANK LIMITED	375	0.40	0.010	-	0.00038	0.051	33	55	7	173	72	-	4	3	-	28
ESAF SMALL FINANCE BANK LIMITED	63	0.09	0.003	-	0.00023	0.003	14	14	1	14	9	-	2	-	-	9
FINCARE SMALL FINANCE BANK LIMITED	122	0.14	0.001	-	0.00025	0.013	4	12	1	46	42	-	1	4	-	12
JANA SMALL FINANCE BANK LIMITED	310	0.52	0.010	-	0.00176	0.035	27	28	3	127	97	-	-	5	-	23
NORTH EAST SMALL FINANCE BANK LIMITED	6	0.03	0.005	0.000	0.00018	0.003	2	-	-	1	1	-	-	-	-	2
SHIVALIK SMALL FINANCE BANK LIMITED	42	1.17	0.059	0.000	0.00178	0.082	5	6	-	17	5	-	-	-	1	8
SURYODAY SMALL FINANCE BANK LIMITED	71	0.14	0.007	0.000	0.00026	0.020	4	4	-	25	29	-	-	-	-	9
UJJIVAN SMALL FINANCE BANK LIMITED	229	0.36	0.003	0.000	0.00013	0.014	29	29	-	81	60	-	1	1	-	28
UNITY SMALL FINANCE BANK LIMITED	33	0.10	-	0.000	-	0.017	1	-	-	13	9	-	-	1	-	9
UTKARSH SMALL FINANCE BANK LIMITED	83	0.10	0.007	-	0.00079	0.012	11	11	1	32	18	-	-	2	-	8
All Small Finance Banks	2,265	0.34	0.006	0.476	0.00045	0.027	167	270	240	879	461	-	18	21	2	207

Annex 1: Statement of complaints received against banks by the ORBIOs during April 1, 2022 – March 31, 2023 (Concl'd.)

Name of the Bank	Total Complaints	Complaints per branch	Complaints related to ATM/DC* per 1000 ATM/DC* Outstanding	Complaints related to CC* per 1000 CC* Outstanding	Digital Complaints per 1000 digital transactions executed through the bank	Non-digital Complaints per 1000 accounts #	ATM / Debit Cards	Mobile / electronic banking	Credit Cards	Loans and advances	Deposit Accounts related	Pension payments	Remittances	Para banking	Notes and Coins	OTHERS
Foreign Banks																
AB BANK LIMITED	2	2.00	-	-	-	3.125	-	-	1	-	1	-	-	-	-	-
ABU DHABI COMMERCIAL BANK PJSC	3	-	-	-	-	-	-	2	-	-	-	-	1	-	-	-
AMERICAN EXPRESS BANKING CORP.	311	155.50	-	0.194	0.00580	0.027	5	4	260	15	5	-	1	2	-	19
BARCLAYS BANK PLC	18	4.50	1.101	-	0.00293	0.373	1	-	6	5	4	-	-	-	-	2
BANK OF AMERICA NATIONAL ASSOCIATION	6	1.50	-	-	0.00015	0.248	-	2	-	1	1	-	2	-	-	-
BANK OF CHINA LIMITED	1	0.50	-	-	-	30.303	-	-	-	-	1	-	-	-	-	-
BNP PARIBAS	2	0.29	-	-	0	0.639	-	-	-	-	-	-	1	-	-	1
CITIBANK N.A	1,409	88.06	-	5.428	0.00211	0.358	82	134	882	113	111	-	29	8	-	50
DBS BANK INDIA LIMITED	382	0.69	0.016	0.103	0.00029	0.066	30	96	23	69	107	2	8	5	1	41
DEUTSCHE BANK AG	105	5.25	0.009	-	0.00009	0.312	1	4	2	73	15	-	2	-	-	8
DOHA BANK Q.P.S.C.	1	0.33	-	-	0	0.045	-	-	-	-	-	-	-	-	-	1
EMIRATES NBD BANK (P.J.S.C.)	1	0.33	-	-	0	0.381	-	-	-	-	-	-	-	-	-	1
FIRST ABU DHABI BANK PJSC	2	2.00	-	-	2.63158	7.353	-	-	1	-	-	-	-	-	-	1
FIRSTRAND BANK LTD	2	2.00	-	-	0	-	-	-	-	2	-	-	-	-	-	-
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	346	11.93	0.024	0.255	0.00059	0.088	14	24	178	66	38	-	4	2	-	20
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	2	0.40	-	-	0	0.046	-	-	-	-	-	-	-	-	-	2
MJFG BANK LTD.	1	0.20	-	-	0	0.237	-	-	-	1	-	-	-	-	-	-
NATWEST MARKETS PLC.	4	2.00	-	-	0	-	-	-	-	-	2	-	-	-	-	2
QATAR NATIONAL BANK (Q.P.S.C)	1	1.00	-	-	0	9.709	-	-	-	1	-	-	-	-	-	-
SBERBANK	1	1.00	-	-	0	2.809	-	-	-	-	-	-	-	-	-	1
SBM BANK (INDIA) LIMITED	1,054	58.56	0.144	0.459	0.02458	0.169	87	82	492	180	134	-	9	1	-	69
SHINHAN BANK	2	0.33	-	-	0.00222	0.000	-	2	-	-	-	-	-	-	-	-
SONALI BANK	2	1.00	-	-	0	0.638	-	-	-	1	-	-	-	-	-	1
STANDARD CHARTERED BANK	1,972	18.96	0.084	0.962	0.00336	0.271	96	143	1,021	389	189	-	17	4	2	111
UNITED OVERSEAS BANK LIMITED	2	1.00	-	-	0	55.556	-	-	-	-	1	-	1	-	-	-
WOORI BANK	7	2.33	0	-	0	1.188	-	-	-	5	1	-	-	-	-	1
All Foreign Banks	5,639	7.10	0.073	0.629	0.00188	0.153	316	493	2,866	921	610	2	75	22	3	331
All Regional Rural Banks	3,665						820	498	45	982	695	32	35	47	15	496
All Co-operative Banks	3,535						247	280	31	1,457	768	11	28	43	11	659
GRAND TOTAL	1,96,635						28,635	39,855	24,549	39,579	33,612	4,377	2,937	2,476	505	20,110

**Annex 2: Statement of complaints received against NBFCs by the ORBIOs
during April 1, 2022 – March 31, 2023**

Name of the NBFC	Non-adherence to fair practices code / loans & advances related	Others	TOTAL
SBI Cards & Payment Services Pvt. Ltd.	228	9,227	9,455
Bajaj Finance Limited	2,534	416	2,950
Indiabulls Consumer Finance Limited (Erstwhile IVL Finance Limited)	1,264	358	1,622
Dmi Finance Pvt Ltd.	913	306	1,219
Aditya Birla Finance Limited	920	152	1,072
HDB Financial Services Limited	629	123	752
Hero Fincorp Limited (Erstwhile Hero Honda Finlease Limited)	612	105	717
Home Credit India Finance Private Limited (Erstwhile Rajshree Auto Finance Limited)	572	86	658
Fullerton India Credit Company Limited	483	106	589
Cholamandalam Investment and Finance Company Limited	448	88	536
Bhanix Finance & Investment Ltd	465	62	527
IIFL Finance Limited (Erstwhile IIFL Holdings Limited)	413	93	506
Hinduja Leyland Finance Limited	367	94	461
PayU Finance India Private Limited (Erstwhile Sidvik Leasing Private Limited)	308	146	454
TVS Credit Services Ltd	357	97	454
Tata Capital Financial Services Limited	382	58	440
Muthoot Finance Limited	332	99	431
Bob Financial Solutions Limited (Erstwhile Bobcards Limited)	15	375	390
Krazybee Services Private Limited	317	68	385
L&T Finance Limited	311	65	376
Shriram City Union Finance Limited	292	80	372
Mahindra & Mahindra Financial Services Ltd	294	52	346

Name of the NBFC	Non-adherence to fair practices code / loans & advances related	Others	TOTAL
Clix Capital Services Private Limited	253	30	283
Capfloat Financial Services Private Limited.	207	53	260
Navi Finserv Private Limited	219	39	258
Quadrillion Finance Private Limited	94	147	241
Manappuram Finance Limited	195	36	231
Shriram Transport Finance Company Limited	180	49	229
Bajaj Finserv Limited	149	46	195
SBFC Finance Private Limited (Erstwhile Small Business Fincredit India Private Limited)	160	33	193
SI Creva Capital Services Private Limited	142	40	182
Kotak Mahindra Prime Ltd.	143	35	178
Lendingkart Finance Limited (Erstwhile Aadri Infin Limited)	148	28	176
India Infoline Finance Limited (Erstwhile India Infoline Investment Services Ltd.)	136	37	173
Akara Capital Advisors Private Limited	123	40	163
Tata Motors Finance Limited (Erstwhile Sheba Properties Limited)	135	21	156
Avanse Financial Services Ltd	128	20	148
Poonawalla Finance Private Limited (Erstwhile Adar Poonawalla Finvest Private Limited)	120	14	134
Aditya Birla Capital Limited	103	25	128
Magma Fincorp Ltd	100	10	110
InCred Financial Services Limited	86	15	101
Others	3,380	1,441	4,821
Grand Total	18,657	14,415	33,072

Note: Entity-wise complaints have been given only for those NBFCs wherein more than 100 complaints were received at the ORBIOs.

**Annex 3: Statement of complaints received against NBPSPs by the ORBIOs
during April 1, 2022 – March 31, 2023**

Name of the NBPSP	Mobile/Electronic Fund Transfers / Mobile Electronic Banking	Others	TOTAL
Amazon Pay (India) Private Limited	287	106	393
Appnit Technologies Private Limited	5	0	5
Balancehero India Private Limited	2	11	13
CSC e – Governance Services India Ltd	24	9	33
Ebix Payment Services Private Limited (Erstwhile Itz Cash Card Limited)	0	2	2
Eko India Financial Services Private Limited	0	1	1
Eroute Technologies Private Limited	3	0	3
GI Technology Private Limited	1	0	1
Hip Bar Private Limited	1	0	1
India Transact Services Limited.	3	3	6
Indialdeas.com Limited	6	3	9
Infibeam Avenues Limited (Erstwhile Avenues India Private Limited)	4	2	6
LivQuik Technology (India) Private Limited	3	3	6
National Payments Corporation of India	44	5	49
Ola Financial Services Pvt. Ltd. (Erstwhile ZipCash Card Services Pvt. Ltd)	44	66	110
One Mobikwik Systems Private Limited	810	665	1,475
Paul Merchants Finance Private Limited	0	6	6
Pay Point India Network Private Limited	7	1	8
PayU Payments Private Limited	163	95	258
Phonepe Private Limited (Erstwhile FX Mart Pvt. Ltd)	626	117	743
Pine Labs Private Limited	44	32	76
QwikSilver Solutions Pvt. Ltd	5	1	6
RapiPay Fintech Private Limited	17	6	23
Razorpay Technologies Private Limited	95	45	140
Sodexo SVC India Pvt. Ltd	15	3	18

Name of the NBPSP	Mobile/Electronic Fund Transfers / Mobile Electronic Banking	Others	TOTAL
Spice Money Limited	32	11	43
Supreme Securities Limited	0	1	1
TranServ Private Limited	2	6	8
Tri O Tech Solutions Private Ltd.	1	0	1
Unimoni Financial Services Limited (Erstwhile UAE Exchange & Financial Services Limited)	0	4	4
Uniorbit Payment Solutions Limited (Erstwhile Weizmann Impex Service Enterprise Limited)	0	3	3
Western Union Financial Services Incorporated USA	0	1	1
Worldline ePayments India Private Limited (Erstwhile Ingenico ePayments India Private Limited and TechProcess Payment Services Limited)	2	2	4
Grand Total	2,246	1,210	3,456

**Annex 4: Statement of complaints received against CICs by the ORBIOs during
April 1, 2022 – March 31, 2023**

NAME OF THE CIC	Credit Card	Loans and Advances	Others	TOTAL
Credit Information Bureau (India) Limited	42	581	173	796
CRIF High Mark Credit Information Services Private Limited	9	70	20	99
Equifax Credit Information Services Private Limited	5	37	8	50
Experian Credit Information Company of India Private Limited	7	66	21	94
Grand Total	63	754	222	1,039